

Mental Health Parity and Addiction Equity Act (MHPAEA) Attestation – Highmark Health Options

This serves as confirmation that Highmark Health Options Delaware (HHODE) has completed all necessary analyses and actions required to meet the stipulations of the Mental Health Parity and Addiction Equity Act (MHPAEA). We attest to our full compliance with the Act.

Our analysis ensured that our mental health and substance use disorder (MH/SUD) benefits are comparable to our medical and surgical benefits in all respects, as mandated by MHPAEA. This includes, but is not limited to, the following areas:

- **Definition of Benefits:** We have clearly defined both MH/SUD benefits (including inpatient treatment, outpatient therapy, medication management]) and medical/surgical benefits (including medical/surgical inpatient care, physician visits, prescription drugs) within our plan documents and internal procedures. These definitions are available upon request.
- **Non-Quantitative Treatment Limitations (NQTLs):** We have implemented processes and strategies to ensure that any non-quantitative treatment limitations (NQTLs) applied to MH/SUD benefits are no more restrictive than those applied to medical/surgical benefits. These processes include an annual review of NQTLs through internal auditing procedures, utilization management guidelines, and data analytics. We have ensured comparability and stringency in the application of all NQTLs across all benefit categories.
- **Financial Requirements:** We have verified that financial requirements, such as copayments, deductibles, coinsurance, and out-of-pocket maximums, are applied equally and consistently to both MH/SUD and medical/surgical benefits, ensuring there is no financial disincentive to accessing needed MH/SUD care.

HHO is committed to providing equitable access to high-quality mental health and substance use disorder treatment. We have documented our analysis and compliance efforts extensively and these records are available upon request.

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