

# Benefits Breakdown

May 2024

## Mental Health Parity Compliance Remains a Key Focus in 2024

The federal government is continuing its efforts to improve access to mental health and substance use disorder (MH/SUD) care in 2024, with a top enforcement priority being compliance with the Mental Health Parity and Addiction Equity Act (MHPAEA) for employer-sponsored health plans. MHPAEA prevents group health plans and health insurance issuers that provide MH/SUD benefits from imposing more restrictions on those benefits than what generally applies to comparable medical or surgical benefits. The Department of Labor's Employee Benefits Security Administration (EBSA) devotes nearly 25% of its enforcement program work to focusing on MHPAEA nonquantitative treatment limitations (NQTLs). Given the continued focus on MHPAEA compliance, employers should consider these steps:

- Contact the issuers or third-party administrators (TPAs) to confirm that a comparative analysis has been completed for their health plan's NQTLs and that it has been updated to reflect terms and coverage for 2024.
- Monitor any new legislation or regulatory guidance on MHPAEA.
- Watch for warning signs of problematic NQTLs, such as fail-first protocols or written treatment plan requirements.
- Consider MHPAEA's parity requirements before making any changes to the plan's coverage of medical/surgical benefits or MH/SUD benefits.

Generally, if an EBSA investigator finds violations, the health plan must remove any noncompliant plan provisions and pay any improperly denied benefits. Reach out for more benefits-related tips.

## Report Highlights Growing Demand for Family-friendly Benefits

According to a new report by family health benefits platform Ovia Health by Labcorp, American employees are looking for company benefits and policies that support their families, and 73% would leave their current jobs to find them. Respondents also expressed widespread dissatisfaction with available family-friendly benefits. Many (62%) employees don't consider their employer family-friendly, and almost half (43%) graded their benefits a "C" or lower. Working parents seek longer and more pay during parental leave, stronger flexibility policies and child care support. Along with fertility benefits, there is a growing demand for family-building offerings, including adoption, foster and surrogacy support. One-third (38%) of respondents said family-building benefits are important, but only 5%-14% of employees can access them. Today's workers want and need unbiased support and alternative family planning support.

To round out a great family benefits package and contribute to holistic wellness, employers can also incorporate nutrition, health screenings and menopause support. An organization can promote a family-friendly culture by making its commitment to its workforce's health obvious. More workers today are looking for a company culture that inclusively supports their families, assists with various paths to parenthood and helps them navigate life's journeys.