



## **Landmark Federal Court Ruling on Mental Health**

On March 5, the United States District Court for the Northern District of California held that **United Behavioral Health (UBH)**, the country's largest managed behavioral healthcare organization, **illegally denied mental health and substance use coverage based on flawed medical necessity criteria.**

We are hopeful that today's ruling in the District Court for the Northern District of California will have an **impact** on how plans make medical necessity determinations for people with mental health conditions.

After weeks of testimony and reams of documents, U.S. Chief Magistrate Judge Joseph C. Spero found that **UBH had created internal policies aimed at effectively discriminating against patients with mental health and substance abuse disorders in order to save money.** This is a day NAMI has long awaited—when a court has essentially said that plans can't say they'll only pay a Band-Aid when stitches are clearly needed.

The Judge's findings reinforce what NAMI members have experienced for decades. Even with parity laws, people with mental health conditions too often find that, even if their plan "covers" mental health services, they are denied the most appropriate and effective treatment. For decades, NAMI's members have experienced horrific discrimination at the hands of health insurance plans that have routinely denied needed mental health care—many times to tragic effect.

The idea that health plans would **ignore professional standards** for mental health care and apply their own, arbitrary and restrictive criteria is deplorable.

While this is just a first step, NAMI views this as a monumental win for people with mental health conditions. We are hopeful that these findings will have an **impact on how plans make medical necessity determinations for people with mental health conditions**. As Angela Kimball, National Director of Advocacy and Public Policy, [told \*The New York Times\*](#), "This should put health plans on notice that they simply can't make up the rules as they go along."

It's important to note that 50% of all chronic, serious mental health conditions begin by age 14; 75% by age 24. Yet, we know that early intervention with effective treatment can change the course of mental illness and enable young people to stay on track with their lives. Knowing this, it is particularly concerning that a major health plan was not applying appropriate standards of care to treating vulnerable youth at a pivotal time in their life. **Our youth—and their families—deserve better.**

This important decision, paired with last week's Zero Discrimination Day (which occurred on March 1), provides another opportunity to call for an end to discrimination against covering mental health treatment. **We urge you to continue to call on elected officials in your state to fulfill the promise of equal treatment under the law with greater enforcement of the federal parity law.**

In a [report](#) from the Kennedy Foundation and the Scattergood Foundation, each state's mental health parity statutes were examined and each state was given a grade. **Iowa received an "F".**

We believe that there is no health care without mental health care.

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