

# Mental health and substance use disorder benefits expanded

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(HealthDay)—In a final rule, which will make purchasing health coverage easier for consumers, mental health and substance use benefits will be expanded to 62 million Americans, according to a report published Feb. 20 by the U.S. Department of Health and Human Services.

The new rule outlines [health insurer](#) standards for a core package of benefits (essential health benefits). In addition, the rule expands mental health and substance use disorder services, including behavioral health treatment.

According to the report, the rule expands coverage to [mental health services](#) in three ways: by including mental health and substance use disorders as essential health benefits; by applying federal parity protections to these benefits in the individual and small groups markets; and by providing quality health care, including coverage for mental health and substance use disorder services to more Americans. The rule also finalized a benchmark-based approach, which allows states to choose a benchmark plan from options offered

in the market. In addition, beginning in 2014, plans that cover essential health benefits must cover a specific percentage of the costs, known as actuarial value. This will allow consumers to compare insurance plans. The [health care law](#) will also limit the annual amount of cost sharing across health plans.

"The [Affordable Care](#) Act helps people get the health insurance they need," [Kathleen Sebelius](#), U.S. Health and Human Services Secretary, said in a statement. "People all across the country will soon find it easier to compare and enroll in health plans with better coverage, greater quality, and new benefits."

**More information:** [More Information](#)

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