



WORKING GROUP
TREATMENT & COVERAGE OF SUBSTANCE ABUSE DISORDERS & MENTAL ILLNESS
MEETING MINUTES

Illinois Department of Insurance
DRAFT Meeting Minutes of House Bill 1, [Public Act 099-0480](#)
Working Group Regarding Treatment and Coverage of Substance Abuse Disorders and Mental Illness
Open Meeting
Wednesday, July 26, 2017
3:00 p.m. to 5:00 p.m. CST

Video Conference location: Illinois Department of Public Health Video Conference Room at 69 W. Washington Street, 35th Floor, Chicago, Illinois 60601.

Video Conference location: Illinois Department of Public Health Video Conference Room at 535 W. Jefferson Street, 5th floor, Springfield, Illinois 62767.

Working Group Members		Present Y/N	CHI/SPI
Director Jennifer Hammer	Illinois Department of Insurance	Y	SPI
Secretary James Dimas	Illinois Department of Human Services	N	
Director Felicia Norwood	Illinois Department of Healthcare and Family Services	N	
Director Nirav D. Shah	Illinois Department of Public Health	Y	CHI
Vern Rowen	Aetna	N	
Laura Minzer	Blue Cross and Blue Shield of Illinois	Y	CHI
Jill Wolowitz	Blue Cross Blue Shield	N	
Kim Maisch	CIGNA	Y	SPI
Marvin Lindsey	Community Behavioral Healthcare Association of Illinois	N	
Mark Loafman	Cook County Health and Hospitals System	N	
Stephanie Place	Erie Foster Avenue Health Center	N	
Dr. Thomas Britton	Gateway Foundation	Y	CHI
Harmony Harrington	Humana	N	
Vincent Keenan	Illinois Academy of Family Physicians	N	
Sara Howe	Illinois Association for Behavioral Health <i>(formerly the Illinois Alcoholism and Drug Dependence Association)</i>	N	
Eric Foster	Illinois Association for Behavioral Health <i>(formerly the Illinois Alcoholism and Drug Dependence Association)</i>	Y	SPI
Sam Gillespie	Illinois Department of Children and Family Services	Y	CHI
Susan Fonfa	Illinois Department of Healthcare and Family Services	N	
Dan Wasmer	Illinois Department of Human Services	N	
Maria Bruni	Illinois Department of Human Services/Division of Alcoholism and Substance Abuse	Y	CHI
Anne Marie Skallerup	Illinois Department of Insurance	Y	CHI
Paulette Dove	Illinois Department of Insurance	N	
Representative Lou Lang	Illinois General Assembly	N	
Rajesh Parikh	Illinois Primary Health Care Association	N	

Working Group Members		Present Y/N	CHI/SPI
Meryl Sosa	Illinois Psychiatric Society	Y	CHI
Dr. Fahmy Abdel	Illinois Society of Addiction Medicine	N	
Scott Reimers	Illinois State Medical Society	N	
Renée Popovits	Popovits & Robinson	N	
Kelly O'Brien	The Kennedy Forum	Y	CHI
David Lloyd	The Kennedy Forum	Y	SPI
Heather O'Donnell	Thresholds	N	
Catherine Bresler	Trustmark	N	
Brendan Hostetler	United HealthCare	N	

Illinois Department of Insurance Staff Present		CHI/SPI
Director Jennifer Hammer	Illinois Department of Insurance	SPI
Karin Zosel	Illinois Department of Insurance	SPI
Christopher Conrad	Illinois Department of Insurance	SPI
Carla Davis	Illinois Department of Insurance	SPI
Karen Woods	Illinois Department of Insurance	SPI
Eryn Krueger	Illinois Department of Insurance	SPI
Jean Hillyer	Illinois Department of Insurance	SPI
Brian Gorman	Illinois Department of Insurance	CHI
Carol West	Illinois Department of Insurance	CHI
Matthew Ryan	Illinois Department of Insurance	CHI
Anne Marie Skallerup	Illinois Department of Insurance	CHI
Keith Woodruff	Illinois Department of Insurance	CHI

Interested Parties in Attendance		CHI/SPI
Lee Ann Reinert	DHS/DMH	SPI
Kelly Cunningham	HFS	SPI
Sherie Arriazola	Payer and Healthcare Strategy	CHI
Karen White	Aetna	CHI
Andrew Smith	Depression and Bipolar Support Alliance (DBSA)	CHI
Blanca Campos	Community Behavioral Healthcare Association	CHI
Alaina Kennedy	AIDS Foundation of Chicago	CHI
Stephani Becker	Shriver Center	CHI
Sherri DeVito	Illinois State Medical Society	CHI
Kathy Waligora	Ever Thrive Illinois	CHI
Lia Daniels	Illinois Health and Hospital Association	CHI

Meeting Minutes

- **Call to Order.**
Director Hammer and Director Nirav D. Shah called the semiannual meeting of the Working Group Regarding Treatment and Coverage of Substance Abuse Disorders to order at 3:00 p.m.
- **Introductions.**
Director Hammer welcomed all attendees, clarified the structure, and the importance and focus of the meeting. Working Group members, interested parties and staff introduced themselves in Chicago and Springfield.
- **Approval of the November 30, 2016 Working Group Meeting Minutes.** From the Chicago location, a motion to approve the minutes was made, followed by a motion to strike a sentence (*item 4. Because fee-for-service has no limits, it has parity.*), which was seconded, in the minutes. The minutes were approved and entered into the record.
- Director Jennifer Hammer said a few words then asked Director for Legislative Affairs Karin Zosel if she had anything to add. Karin Zosel introduced herself again, said a few words and then introduced Eryn Krueger who presented Part 1 of the PowerPoint Presentation (PPP) (Compliance & Complaints Process).
- **Presentation from Illinois Department of Insurance (DOI).**
DOI staff members, including Eryn Krueger, Compliance Analyst, Brian Gorman, Director of Education and Outreach, and Carol West, Community Affairs Liaison delivered a presentation on DOI's role in promoting the treatment and coverage of substance abuse disorders and mental illness. According to the presentation, DOI is advancing parity in Illinois through its compliance process, consumer complaint unit and public education campaign.
 - DOI's compliance analysts review policy form filings, which include: schedules of benefits and all advertising and wellness programs to ensure compliance with both State and Federal insurance laws, including parity requirements. Analysts identify any specific limitations that are a violation of the parity laws such as: financial, treatment, quantitative and non-quantitative. The presentation included a detailed flow chart outlining the compliance process.
 - The Consumer Health Complaint Analysts handle most consumer insurance problems involving health, HMO, dental, etc. Typical consumer complaints include: coverage issues, claim disputes, premium problems, sales misrepresentations, policy cancellations and refunds, just to name a few. The presentation included a detailed flow chart outlining the consumer complaints process as well as external review process.
 - During 2016, DOI established the Office of Consumer Health Insurance (OCHI) Hotline, Internal Training, the Consumer Toolkit, and the Consumer Education Campaign on Parity for Behavioral Health Services. By 2017, the Department had participated in the Commercial Parity Policy Academy, was designated a Substance Abuse and Mental Health Services Administration (SAMHSA) coach, and formed the Public Awareness and Education Committee.
 - With federal funds from the Health Insurance Enforcement and Consumer Protections Grant, DOI created the Consumer Health Protection Community Affairs Liaison position, expanded public education and outreach efforts. The presentation highlighted the ongoing consumer outreach campaign including production of direct consumer messaging: Presentations/Tabling, Fact Sheets, Digital Messaging. DOI discussed continued partnerships with Navigators & Certified Applications Counselors, Stakeholders/Elected Officials, Providers, Insurance Carriers to share messaging about market reforms and consumer protections, including mental health and substance use disorder parity. Map of outreach can be found on presentation.
 - DOI received the following questions during the presentation:
 - How does DOI handle handing off and/or receiving complaints to/from the Illinois Attorney General's office?
 - E.Krueger, C.Davis, and Director Hammer addressed.
 - Is there a checklist in place (for incoming calls/complaints) to determine if a parity violation exists?
 - K.Woods discussed.

- Can someone submit a complaint on behalf of someone else?
 - *E.Kruger addressed.*
- Why prior authorizations for external review are necessary in some cases?
 - *E.Krueger addressed.*
- How many parity complaints does DOI receive annually?
 - *K.Woods discussed.*
- DOI's annual OCHI report was referenced.
 - statistics of calls and complaints are published in DOI's annual OCHI report which is posted on DOI's website.
- **Other Resources.**

The Working Group discussed working with Illinois school districts, the [National Alliance on Mental Illness \(NAMI\)](#), [Substance Abuse and Mental Health Services Administration \(SAMHSA\)](#), [Heroin Epidemic Relief Organization \(HERO\)](#) in Will County, Illinois, and the [Illinois Association of Rehabilitation Facilities \(IARF\)](#).
- **Discussion.** Open discussion followed DOI's presentation, questions included:
 - What are some additional ways to engage the public regarding parity education? What other resources are available to assist in this effort?
 - David Lloyd, Director of Policy at The Kennedy Forum, posed a question regarding the volume of parity-related calls to the Department. Karen Woods addressed the question and referenced the Department's [Office of Consumer Health Insurance \(OCHI\)](#) annual report which indicates the statistics of calls and complaints to the Department. The last report (2015) is posted on the Department's web site at <http://insurance.illinois.gov/Reports/OCHI/2015ConsumerHealthInsuranceReport.pdf>.
 - Someone also asked if attendees could get a copy of DOI's presentation, which subsequently was posted on DOI's website at <http://insurance.illinois.gov/hirc/HealthReformMain.html>.
- **Next semi-annual meeting date set for 2017.**

The Working Group decided the next meeting will be Tuesday, November 28, 2017 from 3:00pm-5:00pm CST at the same video conference locations noted above.
- **Adjournment.**

The meeting adjourned at 4:55 p.m.