Ohio Mental Health Parity Report

2022



Purpose of This Report

Pursuant to Ohio Revised Code (ORC) 3901.90 – "The superintendent of insurance, in consultation with the Director of Mental Health and Addiction Services, shall develop consumer and payer education on mental health and addiction services insurance parity and establish and promote a consumer hotline to collect information and help consumers understand and access their insurance benefits. The Ohio Department of Insurance (ODI) and the Ohio Department of Mental Health and Addiction Services (OhioMHAS) shall jointly report annually on the departments' efforts, which shall include information on consumer and payer outreach activities and identification of trends and barriers to access and coverage in this state. The departments shall submit the report to the general assembly, the joint Medicaid oversight committee, and the governor, not later than the thirtieth day of January of each year."

The Law

The primary laws that are used for regulatory and compliance oversight are the Federal Mental Health Parity and Addiction Equity Act (MHPAEA) and Ohio's Mental Health Law as defined by ORC 1751.01, 3923.28, 3923.281, and 3923.282.

Both MHPAEA and the state law work together to help achieve parity among mental health benefits and medical/surgical benefits.

MHPAEA, often referred to as "mental health parity," generally requires that mental health conditions and substance use disorders be treated by a health plan in the same or similar manner as the plan treats benefits for medical and surgical conditions and disorders. Financial requirements such as co-pays, deductibles and out-of-pocket maximum limitations applied to mental health and substance use benefits should not be more restrictive than for medical/surgical benefits. Similarly, any treatment limitations—such as prior-authorization requirements, visitation limits or treatment setting restrictions—that may apply to mental health and substance use benefits may be no more restrictive than for physical health benefits.

Overview: RecoveryOhio

Governor Mike DeWine commissioned the RecoveryOhio initiative to coordinate the work of state departments, boards, and commissions by leveraging Ohio's existing resources and seeking new opportunities. While engaging local governments, coalitions, and task forces, RecoveryOhio's goals are to create a system to help make treatment available to Ohioans in need, provide support services for those in recovery and their families, offer direction for the state's prevention and education efforts, and work with local law enforcement to provide resources to fight illicit drugs at the source

Overview: Ohio Department of Mental Health and Addiction Services (OhioMHAS)

The mission of the Ohio Department of Mental Health and Addiction Services (OhioMHAS) is to provide statewide leadership of a high-quality mental health and addiction prevention, harm reduction, treatment and recovery system that is effective and valued by all Ohioans. The agency works with community partners to embed behavioral health resources into programs that serve individuals of all ages throughout Ohio. This work results in improved healthcare integration and coordinated services that can intervene early to find effective treatments to challenging diseases of the brain.

Overview: Ohio Department of Insurance (ODI)

The Ohio Department of Insurance (ODI) regulates the business of insurance in Ohio. Its mission is to serve and protect Ohio consumers through fair and efficient regulations, provide assistance and education to consumers and promote a competitive marketplace for insurers. To carry out this mission, it licenses insurance agents and agencies, investigates allegations of misconduct by insurance agents or agencies, examines claims of consumer and provider fraud, investigates consumer complaints and monitors the financial solvency and market conduct of insurance companies. ODI has jurisdiction over approximately 14% of the health insurance market in Ohio and is charged with reviewing insurance policies and forms used by insurance companies and the premiums they charge consumers in the life, accident, health, managed care and property and casualty insurance lines.

ODI's Role in Regulating Mental Health Parity

ODI is tasked with regulating and enforcing laws relating to the business of insurance. ODI oversees insurance policies, premium rates, company solvency and helps consumers that have questions or complaints. Related to mental health parity; specifically, ODI reviews health insurance products to ensure that they are in compliance with applicable mental health laws. ODI also helps consumers understand their mental health benefits and resolve complaints against insurance companies. Finally, ODI tracks trends in consumer complaints and other data to determine if further investigation of company practices is needed.

ODI Regulation

Oversight of insurer compliance with Ohio's insurance laws takes many forms and involves many different divisions of ODI. The most utilized divisions that ensure compliance are Product Regulation and Actuarial Services, Consumer Services and Market Conduct.

Product Regulation and Actuarial Services

The Product Regulation and Actuarial Services division reviews forms and premium rates used by insurers in Ohio. This division reviews products to ensure that statutorily mandated benefits are included and that the products are in compliance with Ohio's insurance laws. In addition, ODI employs actuaries that review rate submissions to ensure that premium rates are actuarially sound.

This division first reviews a proposed insurance product for compliance with mental health parity and other applicable laws to ensure compliance. Once the reviewer has read the submitted documents, the reviewer will formulate a list of "objections" for the company to review. The company must then respond to these objections and resolve them to the satisfaction of the reviewer before ODI will approve the product. For mental health parity specifically, it is during this process that the reviewers will note and ask about provisions in the contract, if any, that appear to violate the law and/or mislead or deceive the consumer. For example, the division reviewed major medical policies from 14 different companies for the 2022 market. On average, ODI reviewers sent 21 objections per review, and of the objections one per review related to Mental Health Parity.

Consumer Services Division

The Consumer Services division is the first contact most consumers have with ODI if they have a question about their insurance plan, are filing a complaint, or have a general insurance inquiry. In addition to assisting consumers, this division also monitors companies' compliance with Ohio's insurance laws and regulations.

Representatives assist Ohio insurance consumers through a toll-free hotline, educational materials, social media, community outreach and counseling. Representatives respond to a wide variety of insurance inquiries and

investigate insurance complaints against companies and agents. There are different reasons why a consumer may contact Consumer Services regarding their insurance benefits, including:

- Help navigating their certificate of coverage
- Questions about claim delays, denials and policy rescissions
- Filing a complaint
- Questions about rate increases
- Educational information about insurance benefits

When a consumer contacts the Consumer Services division, they speak directly with trained representatives who are well-versed in the applicable type of insurance they are inquiring about (including mental health parity) and Ohio statutes and regulations. ODI's Consumers Services' representatives have experience handling a variety of health benefit matters ensuring the consumer is receiving the best possible assistance. In addition to assisting consumers, the division also reviews overall complaints to identify ways to improve consumer education, tracks and reports trends in complaints and follows through to ensure complaints are resolved.

Market Conduct

The Market Conduct division monitors insurers' compliance with Ohio's insurance laws and regulations by examining insurance companies' business practices, such as underwriting, marketing and claims handling. This division is responsible for gathering industry information from a variety of sources, including consumer complaints, company filings and the National Association of Insurance Commissioners (NAIC). For example, if the Consumer Services division is unable to resolve a complaint, the Market Conduct division may be utilized to resolve the issue directly with the insurer. A wide variety of data is analyzed to determine if a particular company or issue is in need of further scrutiny. ODI – through Market Conduct – can request additional reporting, require companies to take corrective action and issue fines or penalties.

Overview: 2021

Actions Taken in 2021: Recovery Ohio

RecoveryOhio Parity Workgroup:

The Parity Workgroup is comprised of staff from the Ohio Department of Insurance (ODI), the Ohio Department of Medicaid (ODM), the Ohio Department of Mental Health and Addiction Services (OhioMHAS), the Department of Administrative Services (DAS), and the Bureau of Workers' Compensation (BWC). Each agency and members of the RecoveryOhio team brings a unique perspective to the group in order to tackle RecoveryOhio Council's recommendations to address parity.

In 2021, the parity workgroup worked on a number of initiatives to increase education and awareness around mental health parity. In conjunction with members of the Parity at 10 Coalition, the work group created two new handouts for behavioral health providers and consumers. The new handouts include a poster to be displayed in emergency departments and facility waiting rooms providing information to patients and families about how to access their insurance benefits. <u>MentalHealthBenefitsERPoster (ohio.gov)</u> The second handout includes information on the appeals processes for both private insurance plans and Medicaid plans. <u>MentalHealthInsAppealProcess (ohio.gov)</u>

Additionally, the workgroup identified the need to streamline ODI, OhioMHAS and Medicaid's consumer facing resources. The workgroup launched a training on the Ohio Learns Platform in December that is aimed at helping employees working in each agency's consumer services divisions identify which agency is best equipped to assist in handling and processing Ohioans' mental health and substance use disorder benefits inquiries. The training covers private insurance, some of which are regulated by the Ohio Department of Insurance (ODI), and public insurance, regulated by the Ohio Department of Medicaid (ODM). (See appendix)

Actions Taken in 2021: Ohio Department of Insurance

Enforcement Efforts

Consumer Complaints

In 2021, the Consumer Services Division handled 5428 total complaints; 1902 of them were specific to accident and health insurance. Of those accident and health insurance complaints, 4 were related to coverage for mental health and substance use disorder services and those breakdown as follows:

- 2 were outside of ODI's jurisdiction based on plan type. Consumers were provided additional information for the regulatory agency that is able to best assist them with their case.
- 0 were upheld in the company's favor
- 0 were reversed in the consumers favor
- 2 cases are currently pending

External Review

Ohioans have the right to appeal a claim denial or an adverse benefit determination through their insurer. ODI can help consumers navigate this process. After a consumer appeals an adverse benefit determination through their insurer, they can request a second review of the adverse benefit determination through their insurer. This second appeal is handled by ODI and is called an external review.

From January 1, 2021, through December 31, 2021, ODI received 17 requests for external review related to mental health and substance use disorder benefits. 15 cases were medical related and reviewed by an independent review organization (IRO) and 2 cases were contractual and reviewed internally by the department:

- 0 were upheld in the company's favor
- 0 was reversed in the consumer's favor
- 2 cases are currently pending

Enforcement Update

ODI continues to work diligently toward promoting more uniform industry understanding of the law and compliance. To do this, the department has quarterly calls with health plans to provide two-way communication where the department shares information helpful to the health plans and insurers are encouraged to ask questions and get clarification on a number of issues, including enforcement.

Additionally, the department will continue its filing and review requirements centered specifically on MHPAEA into the 2023 plan year. These filing requirements, which were implemented in 2020, require that insurers file a specific set of information regarding compliance with the mental health parity law. ODI has made several improvements to its filing and review process based on suggestions from insurers and stakeholders following the first round of filings in 2020. These improvements include streamlining the filing form and working with a consultant to provide guidance and potentially assist the department in reviewing filings in the upcoming plan year.

The department is actively participating in discussions at the National Association of Insurance Commissioners to support efforts to enhance state oversight in this area. Evaluation of the department's enforcement tools is ongoing.

The department continues to investigate and correct any violations found during the review process or from complaints that have been received.

Research and Actuarial Analysis of Mental Health and Substance Use Disorder Benefits:

The department is going through the competitive bid process to contract with a firm to evaluate and compare the level of coverage available for mental health and substance use disorder insurance benefits under Medicaid plans (both managed care and fee-for-service) and fully-insured plans operating in Ohio. The purpose of this study is to identify any gaps in coverages and benefits for both adolescents and adults receiving mental health and substance use disorder treatments with a Medicaid plan versus a fully-insured plan.

The department will utilize the funding granted under the budget for FY2022 and FY 2023 to procure a study by submitting a request for proposal to select a bidder. The process will take six to twelve months to complete. The department will coordinate with the Department of Medicaid and other appropriate agencies on this study.

The analysis will provide a cost breakdown of mental health benefits and will be completed by spring of 2022.

Education & Outreach

With continued support from the Ohio Legislature, the department was allocated \$1 million for each FY 22 and 23. In 2021, the department took a major step forward in our education and outreach efforts. We continued regular communication with stakeholder groups that had already been collaborative partners, while identifying and reaching out to groups all over Ohio that could benefit from our mental health resources and toolkit. These new groups provided new training opportunities and opened the door to reaching more Ohioans.

Legislative Packets

In May, as a part of Mental Health Awareness Month, ODI put together a digital educational packet of materials for all new Ohio legislative offices and the Ohio Congressional delegation (see appendix). These packets included resources to help legislative offices when interacting with constituents who have questions about mental health and substance use benefits, as well as contact information for ODI's Consumer Services Division for constituent follow-up. The legislative packets also included the following materials:

- Constituent inquiry checklist, to help the legislative office gather information ODI needs to look into an issue or complaint;
- A summary of ODI's consumer complaint process; and
- Background on the state and federal mental health laws and ODI's role in regulating those laws.

<u>Trainings</u>

In 2021, ODI continued offering virtual educational training sessions that were launched in 2020. ODI offers two training tracks. One focuses on consumers and the other focuses on provider–related items. In 2020, most of these trainings were in collaboration with various stakeholder organizations and provider advocacy groups. This year, we launched a new virtual training facilitated through the department and open to all consumers and providers across the state.

The consumer training focuses on reaching families, individuals in recovery, and patient and consumer advocates. The training provides an in-depth look at how to identify and access one's mental health and substance use disorder insurance benefits offered in a plan. The training also provides a step-by-step overview of the consumer complaint and appeals processes along with live demonstrations on filing a complaint or appeal.

The provider training focuses on reaching behavioral health providers, office billing personnel, utilization review teams and other administrative professionals. The training covers the department's role in regulating mental health and substance use disorder insurance benefits, information about the state and federal mental health insurance laws including Ohio's BBMI law and MHPAEA. Lastly, the training provides an overview on how to file complaints and appeals on behalf of patients and or for the providers themselves.

The department conducted a series of seven virtual trainings and reached an estimated 400 Ohioans. ODI conducted the following trainings:

- NAMI Franklin County, Cleveland and Wood County Affiliates and ODI partnered on a series of virtual Family Education Trainings that took place on July 24th, August 11th and September 15th.
- OhioMHAS invited ODI to provide a training during the Peer Recovery Supports Conference on August 25th.
- The Ohio Psychological Assocation (OPA) hosted ODI for a virtual provider training for their members. Attendees earned continuing education credit for the training, which took place on September 28th
- ODI launched a series of quarterly consumer trainings on September 16th in honor of National Recovery Month.
- ODI launched a quarterly provider training on November 16th

In early 2021, RecoveryOhio in partnership with Addiction Policy Forum, launched enCompass: A Comprehensive Training on Navigating Addiction. Ohio was the first state to pilot this comprehensive training opportunity for all community members. To date, we have trained over 1400 Ohioans.

Employer Toolkit

The department collaborated with OhioMHAS to create an employer toolkit that launched in November. The purpose of the toolkit is to provide information and resources about mental health in the workplace, reduce stigma surrounding mental health conditions, and aid in navigating mental health insurance for employers and employees.

The information is broken into two sections. The first section highlights what mental health and substance use disorders are and how to identify them, information on stigma reduction and helpful tips on promoting mental health in the workplace.

The second section is helpful information for employers/HR including an overview of the Mental Health Parity and Addiction Equity Act (MHPAEA) and the requirements of the law. This section also provides helpful tips on how employers can better educate employees about their mental health insurance benefits.

The department added the toolkit to our online mental health and substance use disorder benefits toolkit <u>MHP_EmployerToolkit.pdf (ohio.gov)</u>.

Stakeholder Outreach

In 2021, the department in coordination with RecoveryOhio continued to engage with our identified consumer, provider and advocate stakeholder partner organizations while identifying and reaching out to groups all over

Ohio that could benefit from our mental health resources and toolkit. This included engaging with other state agencies, boards and commissions, having frequent discussions with behavioral health facilities and organizations, and participating on panel and roundtable discussions. Highlights include:

- ODI connected with the agriculture community to provide information to farmers about accessing and utilizing their mental health and substance use insurance benefits. This included connecting with the Department of Agriculture's "Got your Back" campaign to share our online toolkit, discussing possible collaborative efforts with the Ohio Farm Bureau, and participating in the Ohio Farm Stress Collaborative.
- First Responders outreach and engagement with OhioMHAS and the Ohio Department of Public Safety remained a priority. This included participating in the monthly First Responder Committee calls, offering resources to first responder organizations across the state and executing a Public Service Announcement (PSA) campaign to help educate first responders about their mental health and substance use insurance benefits.
- ODI made efforts to reach into the education space in order to understand what challenges may exist for educators, school administers and behavioral health professionals when it comes to children accessing treatment and services through their parents' private insurance benefits. This included connecting with the Ohio Department of Education's Safe and Supportive School Programs team and the Ohio School Psychologists Association to help share the toolkit amongst educators, school administers and behavioral health professionals to share with families in their schools.
- ODI began hosting bi-monthly meetings with Ohio Association of Health Plans (OAHP) and their members in order to have an open dialogue with health plans in Ohio about outreach and education efforts around mental health parity.
- The department continued having conversations with providers, billing staff and utilization review teams to better understand the provider experience with private insurance plans and how the department can assist with providing resources and trainings to increase usage of the complaints and appeals processes.

Communications

Social Media

In 2021, the department continued a steady drumbeat of mental health related posts throughout the year on all our social media platforms with two surges—in May for Mental Health Awareness Month and in September (Recovery Month). In May, the department conducted a Twitter townhall and a Mental Health phone bank with WCPO in Cincinnati on May 20 (Mental Health Action Day) in collaboration with OhioMHAS, Ohio Department of Medicaid, and the Ohio Senior Health Insurance Information Program (OSHIIP). Additionally, the department ran a digital campaign targeted towards Ohio adults 18+. The campaign consisted of two 15-second engaging videos that they could see as they browsed on all of their devices. The campaign garnered 2,812,500 impressions.

In September, the department launched our in-house mental health webinar series with a consumer-focused webinar on September 21. The department promoted the event on our social media channels and asked stakeholders, partners, and sister agencies to promote it as well. 112 people registered for the event and 45 attended – a 40% attendance rate, which is in line with the national average webinar attendance rate.

Of note – for Minority Mental Health Awareness Month (July), the department created a video that was shared on all ODI social media platforms targeted towards communities of color and addressing the issue of stigma, as well as encouraging Ohioans to reach out to ODI with mental health related questions.

PSA Campaigns

In 2021, the department ran three mental health related PSA campaigns:

- Mental Health Awareness Campaign February/March 2021
- Mental Health Awareness Online Campaign May 2021 (detailed above)
- First Responders Mental Health PSA June 2021

The Mental Health Awareness Campaign February/March 2021 was created to communicate with parents and caregivers who might notice changes in loved ones and feel they might need mental health services. The campaign ran February 22- March 26 and primarily targeted Ohioans 18 years or older with a secondary target of Ohioans 25 years – 54 years. The media mix included broadcast television and over-the-top streaming in Cincinnati, Cleveland, and Columbus; cable television, social media, online ads, and Pandora radio statewide; and radio in Cincinnati, Cleveland, Columbus, Dayton, Toledo, and Youngstown. Total impressions for the campaign were around 40 million.

The June First Responders Mental Health PSA came about from a collaboration with OhioMHAS's former First Responder Liaison, Steve Click. He connected us to New Concord Police Chief Mindy Peck and Katie-Jean Brintlinger. Katie-Jean is the wife of a Columbus firefighter, Shane Brintlinger, who took his own life in 2019 when the mental stress of the job became too much. Chief Peck and Katie-Jean agreed to record a <u>30-second television</u> ad, as well as a 30-second radio ad addressing the stigma of mental health and encouraging first responders to get help. The campaign ran August 30-September 19 on radio, streaming radio, over-the-top streaming, and digital. Total impressions for the campaign were around 3.5 million.

Mental Health and Substance Use Disorder Online Toolkit

ODI continues to update its mental health and substance use disorder online toolkit as the department has conversations with consumers, providers, and stakeholders to ensure that the information provided is useful and relevant in the mental health and insurance space.

In 2021, the department added an "Example Questions to Ask your Health Insurance Provider" section, which provides a list of example questions for consumers to ask their health insurance provider specific to mental health and substance use disorder insurance benefits. <u>MHP questions.pdf (ohio.gov)</u>

The department also added the RecoveryOhio Parity Workgroup handouts and the employer toolkit to the online toolkit.

Actions Taken in 2021: Ohio Department of Mental Health and Addiction Services

Increased access to care

Ohio Department of Mental Health and Addiction Services (OhioMHAS) rule 5122-29-31 was amended to create additional flexibilities in the agency's regulations governing telehealth services. The update to OhioMHAS Ohio Administrative Code section 5122-29-31, Interactive videoconferencing, Amended OAC rule 5122-29-31, now entitled "Telehealth," updates and clarifies policies related to the provision of telehealth services. In addition to filing emergency telehealth rules, the department is providing technical assistance to behavioral health providers on clinical and operational best practices in telehealth.

Providing Real-Time Connection to Expert Help

OhioMHAS continued to promote the Ohio CareLine which was launched in April 2020 as the state ramped up efforts to help Ohioans struggling with pandemic-related anxiety, depression and stress. It provides an immediate

service by connecting callers with trained support professionals who can also make connections to local care. The CareLine, which can be reached at 1-800-720-9616, operates 24 hours a day, 7 days a week, and nearly 8,000 Ohioans have used the service to seek help, information, and referrals to local mental health and addiction prevention, treatment, and recovery supports. HB 110, the biennial operating budget for FY 22 and FY 23 included \$950,000 over the biennium to further improve and support the CareLine.

OhioMHAS continues to invest in building a quality crisis services system, a critical part of the overall continuum of care. Crisis services provide needed assistance to Ohioans and their families before an emergency occurs, rapidly respond to and stabilize a person while they are experiencing a crisis and make strong connections to community-based treatment services and needed supports after a crisis occurs. OhioMHAS is also leading the state's effort to implement 988, the new three-digit number for the National Suicide Prevention Lifeline, which will be a front door into the state's crisis system when it launches nationwide in July 2022. This transition will improve Ohio's ability to quickly connect Ohioans experiencing a mental health or addiction crisis with an appropriate response and connections to community behavioral health treatment and resources.

In November 2021, OhioMHAS launched TreatmentConnection.com, a public online portal that enables people to anonymously self-screen and seek mental health and addiction treatment for themselves or others from nearby providers. It provides Ohioans living with mental illness and addiction another way to access accurate information about the services available in their community, as well as the ability to reach out to those service providers to begin potentially life-changing conversations. This service was initially launched in Northeast Ohio to residents of Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Portage, and Summit counties, and the department expects to expand the tool statewide in 2022.

Ongoing Efforts in 2022:

Ohio Department of Insurance

- Research and Actuarial Analysis of Mental Health and Substance Use Disorder Benefits will be completed in spring 2022. This RFP will help the department get an in-depth review of what types of benefits are being offered in fully-insured private insurance plans versus Medicaid plans.
- Conducting and growing trainings will continue to be a priority for the department including offering quarterly consumer and provider trainings beginning in January and identifying collaborative opportunities with various stakeholders to partner with.
- Employer outreach will continue to be a priority for the department. With the launch of the employer toolkit, the department will find ways to engage with various employer stakeholders including the Ohio Business Roundtable, The Ohio Chamber of Commerce, The National Federation of Independent Business and others in order to understand the challenges facing employers when it comes to navigating mental health and substance use disorder insurance benefits and stigma reduction in the workplace.
- ODI will continue exploring opportunities to reach Ohioans across the state regarding their mental health and substance use disorder insurance benefits. The department is exploring new outreach ideas for the minority community, veterans, first responders, teachers, school mental health professionals, and families. ODI will also continue to engage with the provider community including local boards, commissions, free standing facilities and provider advocacy organizations to identify areas of collaboration.

- As stakeholders and organizations begin to offer in-person events and conferences post-COVID, the department plans to participate in these events to directly network and interact with Ohioans.
- ODI will continue the compliance filings into the 2023 plan year.

Ohio Department of Mental Health and Addiction Services

- Continue to monitor telehealth and rules at both the state and federal levels so the department is prepared to adapt to any changes necessitated by the impact of the COVID-19 pandemic and continue to maintain an emphasis on clinical quality, effectiveness, and outcomes in future policy development. This also includes expanding training and technical assistance for provider agencies and clinicians
- In addition to aligning state and federal policy, enhanced collaboration across state regulatory bodies is necessary to assure on-going access to telehealth services. OhioMHAS-certified community behavioral health centers who utilize telehealth must provide quality, professional services in compliance with all federal, state, and local laws, including the respective Ohio professional licensing board provisions
- Continue to track the number of consumer complaints related to parity and insurance coverage that come in through the CareLine and the toll-free helpline OhioMHAS operates to help connect individuals to prevention, intervention, treatment, and recovery resources. In prior years, there have not been a significant number of calls related to issues with insurance; however, this will be important to monitor for changes as it is expected that more people will seek treatment due to the behavioral health related impact of the pandemic
- Actively engage in education to emergency departments on requirements and expectations for care of a person who presents with a psychiatric crisis.
- Continue the statewide expansion of TreatmentConnection.com to help increase the visibility and accessibility of available services and connections to providers in local communities.
- Continue to develop, strengthen, and support Ohio's crisis response system to serve as a timely and appropriate alternative to arrest, incarceration, or unnecessary hospitalization.
- Oversee the implementation and launch of 988 in Ohio.

ODI and OhioMHAS Coordinated Awareness Efforts

In 2021, ODI partnered with OhioMHAS and RecoveryOhio create and share a variety of educational materials around the topics of stigma, parity, and employer awareness. Materials included a handout about coverage and appeals and poster for emergency departments and elements of the aforementioned employer toolkit. In addition, the agencies collaborated to create an online training for state agency customer service centers that may receive consumer calls about insurance. The training helps call center representatives identify and properly refer parity issues. Both ODI and OhioMHAS will continue to work jointly with stakeholders and health insurers to continue to identify issues related to compliance and consumer and provider education and outreach opportunities in 2022.