

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
Center for Consumer Information and Insurance Oversight
200 Independence Avenue SW
Washington, DC 20201



November 18, 2021

Healthy Alliance Life Insurance Company – Missouri – HIOS # 32753

Lori Mosites, Compliance Director

lori.mosites@anthem.com

Tel: 661-414-2370

Re: Final Determination Letter - Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) Non-Quantitative Treatment Limitation (NQTL) Comparative Analysis Review – Concurrent review treatment limitations for outpatient, in-network services

Dear Ms. Mosites:

On behalf of the Centers for Medicare & Medicaid Services (CMS), this notice is being sent to advise you that a MHPAEA NQTL Analysis Review (Review) is complete. The purpose of this Review was to assess Healthy Alliance Life Insurance Company's (or Plan) compliance with the following requirements under Title XXVII of the Public Health Service Act (PHS Act) and its implementing regulations for the specific NQTL comparative analysis reviewed:

42 U.S.C. § 300gg-26, 45 C.F.R. § 146.136 and 45 C.F.R. § 147.160 - Parity In Mental Health And Substance Use Disorder Benefits: The Review covered the 2021 plan year for concurrent review treatment limitations for outpatient, in-network services.

CMS conducted this Review pursuant to PHS Act § 2726(a)(8)(A) and (B), as added by Section 203 of Title II of Division BB of the Consolidated Appropriations Act, 2021.¹ CMS contracted with Examination Resources, LLC to conduct the Review in conjunction with CMS.

Based solely on this Review of the NQTL analysis information submitted by Healthy Alliance Life Insurance Company, CMS concluded that Healthy Alliance Life Insurance Company does not deem necessary any mandatory concurrent review for any Mental Health/Substance Use Disorder (MH/SUD) or Medical/Surgical (M/S) services, and instead performs concurrent reviews only when requested by a provider. CMS also did not note any instances of non-compliance during its review of Healthy Alliance Life Insurance Company's comparative analysis, nor its written policies related to provider-requested concurrent review for M/S and MH/SUD services. As a result, no corrective action is required on behalf of the Healthy Alliance Life Insurance Company in connection with this Review at this time. CMS's findings detailed in

¹ Pub. L. 116-260 (Dec. 27, 2020).

this letter pertain only to the NQTL under review and does not bind CMS (or any other government agency or entity) in any subsequent or further review of other Plan provisions or their application for compliance with governing law, including MHPAEA. If additional information is provided to CMS regarding this NQTL or Plan, CMS reserves the right to conduct an additional review for compliance with MHPAEA or other applicable PHS Act requirements.² Importantly, CMS's findings pertain only to the specific Plan under review offered by Healthy Alliance Life Insurance Company, Missouri, and do not apply to any other plan or issuer, including other plans or coverage for which Healthy Alliance Life Insurance Company, Missouri acts as an Administrator.

CMS will include a summary of the comparative analysis and the results of this Review in its annual report to Congress pursuant to PHS Act § 2726(a)(8)(B)(iv).

Sincerely,

Mary Nugent
Director, Compliance and Enforcement Division
Oversight Group
Center for Consumer Information and Insurance Oversight
Centers for Medicare & Medicaid Services

cc: Missouri Department of Insurance

² See PHS Act § 2726(a)(8)(B)(i). Also see 45 C.F.R. § 150.303.