

Mental health advocates request scrutiny of health insurance mega mergers

By Carolyn Y. Johnson, Washington Post

Advocates are asking regulators to carefully scrutinize two massive health insurance mergers to make sure they won't harm some of the most vulnerable people in the health care system: mentally ill people, who already struggle to get access to treatment in many places.

The proposed mergers would turn the top five insurers in the country into the top three, combining Aetna with Humana and Cigna with Anthem. The billion dollar deals will have uncertain effects on consumers, which have been a point of debate. Some argue that larger insurers will be able to take advantage of economies of scale to negotiate better prices with hospitals, while others worry that bigger companies will drive up premiums for consumers and reduce choice, particularly in certain geographic areas.

What gets easily left out of that conversation – and many conversations about health care – is mental health. Although the Affordable Care Act put in place a parity requirement that care for depression or schizophrenia be covered, advocates worry about inequalities that could be exacerbated as insurers grow larger and face less competition.

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