



Florida Behavioral Health Care Disclosure

Florida Statute Section 627.4215 requires health insurers to post a description of the federal and state requirements for coverage of behavioral health care services on their websites.

Detailed information regarding Florida state requirements for coverage of behavioral health services can be found at the following link:

<https://www.myfloridacfo.com/division/consumers/consumerprotections/behavioralhealthoverview>

The Affordable Care Act (ACA) requires plans to provide ten essential health benefits, including mental health and substance use disorder benefits.

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act (MHPAEA) requires that coverage for mental health and substance use disorder benefits, if offered, be covered in parity with medical and surgical benefits. Parity is determined by examining the quantitative limits, such as cost sharing and treatment limits, and nonquantitative treatment limits, such as medical necessity and utilization management, for each plan.

Additional details about the requirements under the MHPAEA can be found on the Center for Medicare and Medicaid's (CMS) website at the following link:

https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/mhpaea_factsheet.

If you have additional questions regarding compliance with MHPAEA, you may contact the Department of Health and Human Services (HHS) by calling toll-free at 1-877-267-2323 extension 6-1565 or emailing phig@cms.hhs.gov. You may also contact a benefit advisor in one of the Department of Labor's regional offices at www.askebsa.dol.gov or by calling toll-free at 1-866-444-3272.

If you believe Wellfleet's standards or practices relating to the provision of mental health or substance use disorder benefits are not compliant with the applicable mental health parity laws, you or an authorized representative may submit a complaint to the Division of Consumer Services at:

- Florida Department of Financial Services
Division of Consumer Services
200 East Gaines Street
Tallahassee, FL 32399-0322
- Online: <https://apps.fldfs.com/ESERVICE/Default.aspx>
- Email: Consumer.Services@myfloridacfo.com
- Telephone: In-state: toll-free 1-877-MY-FL-CFO ([1-877-693-5236](tel:1-877-693-5236)). Out-of-State: [1-850-413-3089](tel:1-850-413-3089).

For more information, please refer to your Certificate of Coverage and Schedule of Benefits or call the toll-free member phone number on your health plan ID card.