

TEAMCARE[®]  CENTRAL STATES
PENSION FUND

SUMMIT



HEALTHCARE 2025 AND BEYOND – REGULATORY & LEGISLATIVE ISSUES

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Mental Health Parity and Addiction Equity Act

A federal law which aims to ensure equal treatment for mental health and substance use disorder services compared to other medical and surgical benefits offered by Group health plans



Mental Health Parity and Addiction Equity Act

New requirements effective January 1, 2026:

1. Health Plans must conduct a comparative analysis
2. Disclose specific details about treatment limitations, such as limitations based on medical necessity, prior authorization requirements, and network adequacy
3. Department of Labor will have increased authority to monitor and enforce compliance with these new requirements

2025 Pharmacy Benefit Manager - State Legislative Update



2025 STATE LEGISLATIVE EXPECTATIONS

- ✓ 50 STATES WILL CONVENE THIS YEAR
- ✓ OVER 700 BILLS ALREADY INTRODUCED IN 2025
- ✓ CONTINUED FOCUS ON REGULATION OF ERISA PLANS, ESPECIALLY THE PHARMACY BENEFIT
- ✓ UNPRECEDENTED LOBBYING SPENDING TO INCREASE REIMBURSEMENT TO PHARMACIES AND MASK THE COST OF HIGH DRUG PRICES



2025 STATE
LEGISLATIVE
EXPECTATIONS

IMPACT ON ERISA PLANS

2025 BILLS TO DATE

WE HAVE SEEN SEVERAL STATES PROPOSE BILLS THAT COULD BE APPLIED TO ERISA SELF-FUNDED PLANS EITHER THROUGH LANGUAGE THAT EXPLICITLY INCLUDES REFERENCE TO ERISA SELF-FUNDED PLANS OR IMPLIED APPLICATION THROUGH CREATIVE DEFINITIONS OR LEGISLATIVE DEBATE. PROPOSALS IMPACTING:

- UTILIZATION REVIEW
- PAYMENT MANDATES
- PHARMACY BENEFIT REGULATION

State legislation threatens ERISA preemption, while federal legislation could strengthen it

