



CARE. EMPOWERED.®

Ensure MHPAEA Compliance with The Phia Group's NQTL Comparative Analysis Service

Understanding MHPAEA and NQTL Regulations

Under the Mental Health Parity and Addiction Equity Act (MHPAEA), plans cannot impose more restrictive Non-Quantitative Treatment Limitations (NQTLs) on mental health/substance use disorder benefits compared to those placed on medical/surgical benefits.

Examples of NQTLs Include

Prior Authorization
Formulary

Design
Network

Design
& Adequacy

Medical
Management

How We CARE With NQTL Comparative Analysis

By working with The Phia Group for NQTL comparative analysis reports, you can avoid these consequences of non-compliance:

ERISA
violations

DOL penalties of
up to **\$110** per
participant per day

Health plan
and TPA scrutiny
under a DOL audit

Listed as
non-compliant by
the DOL and HHS



How Our Experts Ensure MHPAEA Compliance



Ensure DOL-mandated compliance with NQTL audits



Identify NQTLs more restrictive for mental health/substance use disorder benefits than for medical/surgical benefits



Deliver a written NQTL comparative analysis report, per CAA requirements



Offer a fiduciary certification template for plan fiduciary to submit



With The Phia Group's expertise, your plans stay compliant and ahead of regulatory changes.

Contact us today to get started.

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