

Insurance Parity Laws and Reducing Suicides:
Are mandates effective?

Daniel Ownby

11/30/2021

What are Insurance Parity laws?

- ▶ Parity means that when comparing two health plans, they have the same terms and conditions for mental health care as they do physical care.
- ▶ Persons covered will use services available to them that might lead to less suicides.

Previous Research/ Replication Paper

- ▶ The Impact of Mental Health Insurance Laws on state Suicide Rates
 - ▶ by Matthew Lang
- ▶ Main findings
 - ▶ Used DiD to find the wave of passing insurance parity laws lead to less suicides
 - ▶ Reduced Suicides by 4%.
- ▶ Performed Several Robustness checks
 - ▶ Event-study analysis
 - ▶ Age-specific results
 - ▶ Mortality trends

Graph of Insurance laws passed.

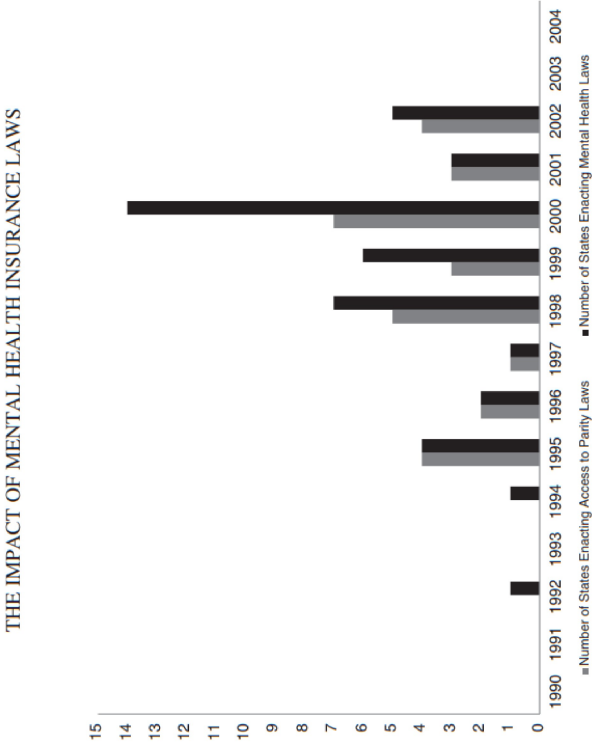


Figure 1. Number of states enacting mental health laws by year

Lang 2011's summary stats

Table II. Summary statistics

Variable	All states 1990–2004	Access to parity states		Non-parity states 1990–2004
		Pre-Parity	Post-Parity	
Suicide rate per 100,000	11.43 (2.82)	10.89 (2.60)	9.88 (2.67)	12.76 (2.49)
Lag suicide rate per 100,000	11.17 (2.41)	11.02 (2.33)	10.82 (2.26)	13.1 (2.53)
Unemployment rate	6.25 (0.09)	6.24 (0.09)	6.26 (0.07)	6.18 (0.09)
Bankruptcies per 100,000	5.39 (1.41)	6.06 (1.57)	5.15 (1.15)	5.40 (1.29)
Percentage of workers in large firms (+500)	444.38 (181.19)	416.46 (131.76)	483.53 (207.85)	448.47 (186.43)
Observations	46.97 (5.45)	45.93 (5.02)	48.92 (4.08)	45.85 (6.17)
Number of states	765 (4.67)	265 (4.09)	170 (3.36)	330 (4.72)
	51	29	22	

Reported averages are weighted by state population.
Standard deviations are reported in parentheses.
Within-state standard deviations are reported in brackets.

Main Methods

- ▶ Lang ran one main DiD while also making comparisons
 - ▶ One DiD was ran after the passing of 1996 Federal Mental Health Parity Act
 - ▶ The other after 2008 Mental Health Parity Act.
 - ▶ Consistent results: Regressions had the effect pegged at 4-7% using two-way fixed effects

My Methods

- ▶ Unfortunately for us, the grounds where we can infer conclusions has gotten shakier i.e Goodman-Bacon, Sant'Anna, etc etc.
- ▶ To build on top of Lang's work, We need to delineate more between our control and treatment, meaning:
 - ▶ placebo tests
 - ▶ Gendered Response?
 - ▶ propensity score matching.
- Pulling treatment closer to treatment and control closer

Thank you

Thank you