



Weekly Bulletin – August 21, 2025

This Weekly Bulletin is a benefit of your organization’s Employer Membership in the Florida Alliance and is meant to ONLY be shared within Employer Member organizations unless approval has been given by the Florida Alliance CEO.

ACTION ITEMS

ACTION ITEM: Please Respond to a VERY BRIEF SURVEY on Your Mental Health Parity Compliance Analysis Progress ASAP

Since January 2025, employers have been required by federal law to complete an analysis assessing their health plan’s compliance with the Mental Health Parity and Addiction Equity Act (MHPAEA). The [Employer/Healthcare Purchaser Mental Health Parity Toolkit](#), developed by the Florida Alliance with the National Alliance of Healthcare Purchaser Coalitions, gives you the tools to complete this analysis.

ACTION REQUIRED: Mental Health Parity Compliance for Employers/Healthcare Purchasers
Information and tools to ensure compliance, reduced costs, and a healthier workforce

Employers/healthcare purchasers have a fiduciary responsibility to participants in their employee benefits plans to require their vendor partners to comply with the [Mental Health Parity and Addiction Equity Act \(MHPAEA\)](#), which requires that *Mental Health/Substance Use Disorder (MH/SUD) benefits are not more restrictive than Medical/Surgical (M/S) benefits.*

Key Areas of Focus for Employers/Healthcare Purchasers

- 1. Employers/Healthcare Purchasers Need to Take Action NOW**
 - Employer/healthcare purchaser fiduciary responsibility
 - Department of Labor (DOL)/Centers for Medicare and Medicaid Services (CMS) is escalating enforcement
 - DOL/CMS report that most employers/healthcare purchasers are noncompliant in the area of Non-Quantitative Treatment Limits (NQTLs)
 - Do you know how to comply?

LEARN MORE
- 2. Mental Health Parity Requirements**
 - Three main areas:
 - Financial Requirements (FRs) – e.g., copayments, deductibles...
 - Quantitative Treatment Limits (QTLs) – e.g., # days or visits...
 - NQTLs – e.g., prior authorization, network adequacy, reimbursement rates, exclusions...
 - NQTLs are the most complex to analyze and compare. The Employer/Healthcare Purchaser Toolkit contains tools for documenting comparative analyses for the most common NQTLs.*

LEARN MORE
- 3. Employer/Healthcare Purchaser Action Checklist**
 - Require your TPAs/service providers to complete the [NQTL Multi-Step Comparative Analysis Tool](#) (and embedded MDRF templates) specific to your plan information.
 - Document communications with TPAs/service providers when requiring them to perform comparative analyses.
 - Talk to your broker, consultant, and/or legal counsel about their ability to review the responses you receive from TPAs/service providers.
 - Require TPAs/service providers to correct insufficient responses, noncompliant areas, and disparities in outcomes data.
 - Require TPAs/service providers to update and have available these comparative analyses annually, especially if new or different NQTLs or programs are implemented (e.g., value-based purchasing, narrow networks...)

LEARN MORE

ACKNOWLEDGEMENT: This Employer/Purchaser Resource is sponsored by the [National Alliance of Healthcare Purchaser Coalitions](#) and the [Florida Alliance for Healthcare Value](#). Funding for development of the Toolkit was provided to the [Community Coalitions Health Institute](#), which is a 501(c)(3) nonprofit organization, an affiliate of the National Alliance, by the [Mental Health Treatment and Research Institute LLC](#), a tax-exempt subsidiary of The Bowman Family Foundation.

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Please complete the very brief [Mental Health Parity Compliance Analysis Progress Survey](#) **no later than Friday, September 5**. Your feedback will help us pinpoint where our valued Employer Members need targeted education, resources, and assistance to finish this legally mandated process. Your responses are anonymous, but they are essential.

To take the **MH Parity Compliance Analysis Progress Survey**, click [HERE](#).

Please contact Karen van Caulil at karen@flhealthvalue.org if you have any questions.



WHAT'S NEW THIS WEEK?

High-Cost Claims Workshop – Wednesday, December 10 – Only 8 Employer Members Can Participate – Reserve Your Spot Today!

The Florida Alliance will host an in-person High-Cost Claims Workshop in Orlando focused on oncology on Wednesday, December 10, facilitated by Dr. Christine Hale. This workshop, which will take place the day before “Best of the Best,” is limited to 8 Employer Members. It will be a highly interactive session, designed to support better management of high-cost cancer claims.

The workshop will include:

- A deep dive into the top cancer types by employer spend (e.g., breast, prostate, colorectal)
- A hands-on claims data evaluation to identify key cost drivers, care gaps, and opportunities for intervention
- Practical guidance on biomarker testing, screening, and early detection strategies



Dr. Christine Hale

Participants will be asked to do some pre-work in advance of the workshop and will leave with actionable next steps to improve cancer-related outcomes and reduce costs in their covered populations. We will also be sharing our updated [Employer Guide and Insights for Oncology Management](#) at this workshop.

Please contact Karen van Caulil at karen@flhealthvalue.org if you want to participate. Again, only 8 of our Employer Members can participate! Don't delay!



EMPLOYER MEMBER EDUCATIONAL PROGRAMS, REPORTS, RESOURCES AND EMPLOYER LEARNING COLLABORATIVES (ELC)

Employer Member Benefit: National Alliance of Healthcare Purchaser Coalitions: Annual Forum: November 10-12, 2025 – Free Registration for 10 of our Employer Members – First Come, First Served!



The 2025 National Alliance Annual Forum, November 10–12 in Arlington, VA, offers employer leaders a unique opportunity to engage with over 400 professionals nationwide. **This event brings together employers, coalition leaders, and healthcare**

stakeholders to explore innovative strategies in healthcare delivery, benefits management, and policy reform. Attendees will gain insights from more than 80 expert speakers, participate in dynamic sessions,

and forge valuable connections aimed at transforming healthcare to deliver better outcomes, greater equity, and real value for America’s working families.

Florida Alliance President and CEO, Karen van Caulil, will be speaking in two key sessions: *A Fireside Chat on Women’s Health* and in a breakout session on *Mental Health Parity*.

As members of the National Alliance, we have received ten complimentary registrations for our Employer Members; travel and hotel expenses are your responsibility.

Please contact Karen van Caulil at karen@flhealthvalue.org if you are interested in registering to receive a complimentary code and/or if you have any questions.

 **IN CASE YOU MISSED IT**

Florida Ranked 39th Overall in the Commonwealth Fund’s 2025 State Health System Performance Scorecard

Florida ranks #39 overall.

	National rank	Rank among Southeastern states
Access & Affordability	44 of 51	10 of 12
Prevention & Treatment	37	9
Avoidable Hospital Use & Cost	49	11
Healthy Lives	20	2
Income Disparity	34	5
Racial Health Equity	24	2

Florida’s Rankings on Key Metrics (National: out of 51, Southeast: out of 12)

Florida ranked 39th overall in the Commonwealth Fund’s 2025 State Health System Performance Scorecard, placing it in the lower tier nationally but 5th among Southeastern states.

The report highlights a mixed picture for the state: while making strides in equity, preventive care, and reducing medical debt, Florida trails significantly in areas such as children’s mental health and racial and socioeconomic disparities. These findings underscore the imperative for targeted policy interventions, especially in mental health services for youth, and improved equity across income and racial groups.

There have been some positive developments here in Florida. Fewer Floridians are struggling with medical debt. Preventive care showed improvement, with better diabetes management and reduced emergency department visits. However, adult vaccination rates, especially for COVID-19, dropped significantly, and dental care access worsened. Equity indicators reveal that while Black and Hispanic populations in Florida fare better than in many other states, disparities by income remain stark. Overall, the data underscores the urgent need for Florida to strengthen its healthcare infrastructure, particularly in access, affordability, and youth mental health services.

To view the **Florida Specific Scorecard**, click [HERE](#).

Please contact Hannah McChesney at hannah@flhealthvalue.org if you have any questions.

IBI Research: Economic Impact of Early Disease Detection



A new report from the *Integrated Benefits Institute (IBI)* shows that workplace programs focused on early detection of six chronic diseases (cardiovascular disease, diabetes, chronic obstructive pulmonary disease, rheumatoid arthritis, chronic kidney disease, and non-alcoholic fatty liver disease) deliver real economic value.

Across 61 studies from 2000 to 2025, IBI assessed the economic outcomes of early detection initiatives and found that they were consistently cost-effective, offering cost-savings and improved employee productivity. For employers, this means healthier employees, lower medical costs, reduced absenteeism, and stronger bottom-line results.

Key Findings:

- Early detection programs consistently yielded favorable economic outcomes across all disease categories
- \$1,300-\$3,000 annual cost savings per patient across disease categories
- Dual benefit stream: Both direct medical cost reductions and productivity improvements
- No study reported negative economic returns; some programs achieved return on investment within 2–3 years

Implementing early disease detection in workplace health programs is an economically sound strategy, leading to significant direct medical cost savings and favorable cost-effectiveness profiles for multiple chronic diseases, while also improving productivity.

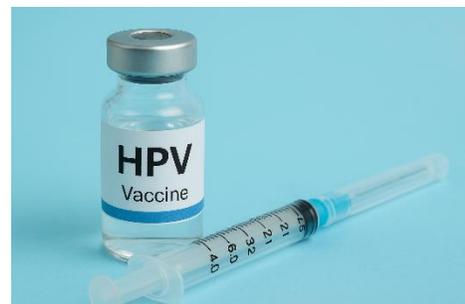
The Florida Alliance's [*Employer Guide and Insights for Oncology Management*](#) is an important resource designed to help employers better support the health and well-being of their plan members diagnosed with cancer. A key focus of the Employer Guide is the early identification of cancer, recognizing that timely screenings and preventive care can make a life-saving difference. By encouraging awareness and access to recommended screenings, the Employer Guide helps employees take proactive steps for their health, catch potential issues sooner, and feel supported in navigating their care. This emphasis on prevention not only improves outcomes but also reinforces a workplace culture that values and prioritizes the well-being of every employee.

To view the *IBI Report*, click [HERE](#).

Please contact Karen van Caulil at karen@flhealthvalue.org if you have any questions.

What You Need to Know About the Cancer-Fighting HPV Vaccine ~ Article - CNN

A recent CNN article underscores the powerful role of the Human Papillomavirus (HPV) vaccine in preventing cervical cancer and other HPV-related cancers, and the important opportunity employers have to raise awareness among their workforce. **Despite the vaccine's nearly 100% effectiveness in preventing cervical cancer, more than one-third of American adults remain unaware of its benefits.** Each year, HPV is responsible for nearly 48,000 new cancer cases in the U.S.,



including about 13,000 cervical cancer diagnoses. Employers can make a real difference by ensuring their health benefits cover the HPV vaccine, promoting access through workplace wellness communications, and helping to break down stigma or misinformation. By encouraging vaccination and preventive care, employers not only support the long-term health of their employees and families but also reduce the burden of cancer-related costs and absenteeism in the workplace.

As of 2025, Florida faces significant challenges with HPV vaccination and cervical cancer prevention. Only about 35% of adolescents have completed the full HPV vaccine series, well below the national average. The HPV vaccine is recommended for both males and females who are under the age of 26. The HPV vaccination is most effective when given before exposure to the virus, though catch-up vaccination is recommended through age 26, with certain adults up to age 45 eligible after consultation with a healthcare provider.

Employers play a critical role in promoting awareness and access and now is a good time to review your employee health communications and marketing materials to ensure they highlight the importance of HPV vaccination as a cancer prevention tool.

Cervical cancer incidence in Florida is slightly above the national average at 9.2 per 100,000 women, resulting in nearly 300 deaths annually. Low public awareness contributes to these gaps. Studies show many parents, especially in rural areas, lack knowledge about HPV and its vaccine, leading to lower vaccination uptake.

In our [Employer Guide and Insights for Oncology Management](#) there is additional information about the HPV vaccine and how encouraging its uptake should be a part of your cancer strategy.

To view the CNN article, click [HERE](#).

Please contact Karen van Caulil at karen@flhealthvalue.org if you have any questions.

The Central Florida Health Care Coalition, Incorporated d/b/a Florida Alliance for Healthcare Value is providing this information to our employer members solely in our capacity as a 501c3 nonprofit education organization and not as advice in any capacity. The information that is not in the public domain is private and confidential.