



How the Affordable Care Act Can Improve Mental Health Treatment

By Rich Bayer, Ph.D.

In the past few years, mental health treatment in the U.S. has had increased visibility, primarily due to a few horrifying mass assaults committed by individuals with untreated serious mental illness. These cases have highlighted the importance of access to mental health treatment.

Unfortunately, it also makes mental health treatment look like a public safety issue, while in actuality it is much more of a public health issue. Mental health care may not seriously change public safety from high profile violence, but it can decrease many types of harmful acts that bring people before the criminal justice system.

When individuals can obtain the mental health care they need, it improves their quality of life and that of their family and friends. It also improves their overall health and enhances social, work and school performance.

The Affordable Care Act will make a big difference in access to mental health care for all Americans. The ACA corrects a number of issues concerning access to care that has caused mental health treatment to lag behind other medical services.

Can the ACA Make a Difference?

First we need to know the scope of the problem. Studies have shown that, in any given year, 26% of Americans experience mental health symptoms that are significant enough to qualify as a diagnosable mental illness.

Of this 26%, only one-third of adults and one-fifth of children will receive mental health treatment. The shame of this is that treatment works. So, if the two-thirds of adults and the four-fifths of children had gone for treatment, they likely would have gotten better.

That's a lot of people whose lives could be improved.

Unfortunately many who could benefit from mental health services have been thwarted in their efforts because they have no health insurance coverage or because the insurance plan they have does not include mental health care in its covered benefits.

That's how the ACA can help. It requires that mental health benefits be included in all health insurance policies. Some people might complain saying, "why should I pay for a benefit that I will never use?" But we know that 26 % of us will in fact face mental health challenges, and few of us will have expected that to happen. Others might say that the cost of adding a mental health

benefit adds too much to the premium. Yet published data indicates that a well-administered mental health benefit adds only about one or two percent to the premium cost. In many cases, this is less than the cost of a missed day at work by someone in crisis due to an untreated mental illness, and far less than the cost of an emergency room or urgent care visit for such a crisis.

The ACA also establishes “parity” for mental health care. This means that the co-payment charges that you pay for a mental health service must be comparable to what you would pay for any other healthcare service. Historically, mental health co-payments have been significantly higher than what you would pay for medical care.

Improving Lives and Saving Money

By establishing parity for mental health services, the ACA actually benefits the country as a whole not just the individuals who suffer from mental health symptoms. There are several key ways this works:

1. First and foremost, ACA also contains a provision to extend insurance coverage to about 30 million individuals who have previously been uninsured. This coverage will be through subsidized private insurance plans that are part of state health insurance exchanges, or through expanded Medicaid eligibility. About 10% of these newly insured individuals will likely need mental health care. So that means more people who are presently untreated will be able to access needed mental health services.
2. As mental health care becomes more available, businesses will actually save money. It has been documented that people with untreated mental health problems may be less productive on the job, and have increased absenteeism compared to those with no mental health symptoms. So making mental health care available can have a favorable effect on worker productivity.
3. ACA promotes “blended care.” This type of care combines medical, mental health, and substance abuse treatment under providers who oversee all three aspects of each patient’s needs. In controlled studies, individuals receiving the highest levels of blended care had the best treatment outcomes from the services they received. In other words, they got better more quickly and more completely than those whose care was divided among different providers.

Let’s focus on how point #1 above will affect Cecil County. We have about 12,000 uninsured individuals who will now be eligible for insurance. If the formulas are accurate, about 10% of this population of newly insured folks will use mental health treatment, or 1,200 people.

These are the individuals who would otherwise continue to suffer unnecessarily and experience a greater risk to long term health (requiring more costly care), reduced effectiveness at work or school, and a greater risk of future financial loss and struggle.

Even with the additional coverage required by the ACA, there will still be some flaws. We may not be able to provide the early intervention and successful mental health treatment for all the individuals who need care. But we'll come close, much closer than we do now.

In fact, as the ACA coverage continues to expand, I'm sure that we will improve the lives of many more persons with mental health disorders than we can do now.

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