WHAT DOES THE
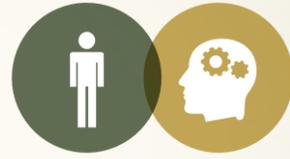# Affordable Care Act Mean for Behavioral Health?

Why Is Behavioral Health Important?

**Behavioral health is essential to health.
Mental health and substance use issues affect everyone.**

ABOUT HALF OF ALL AMERICANS
will meet criteria for mental illness at some point in their lives.

MORE THAN HALF OF ALL AMERICANS
know someone in recovery from a substance use problem.

How Does the Affordable Care Act Help Someone With a Mental Health or Substance Use Disorder?

1 **Plans cannot turn you down.**

You will not be charged more or denied coverage because you live with mental illness or a substance use disorder. Plans are not allowed to cancel your coverage when you get sick or use more services.

2 **Young adults can be covered under a parent's insurance plan until age 26.**

If a plan covers children, they can be added to or kept on a parent's health insurance policy until they turn 26 years old, even if they are working or living independently.

3 **Plans cannot put lifetime limits on basic health and behavioral health care.**

Plans can no longer apply yearly or lifetime dollar limits on coverage of essential health benefits, including benefits for mental health and substance use disorder services.

4 **Certain preventive services are covered at no cost.**

Most health plans must now cover preventive services like depression screening for adults and behavioral health assessments for children at no cost.

5 **Plans must provide parity protections for behavioral health services.**

In general, limits applied to mental health and substance abuse services can't be more restrictive than limits applied to medical and surgical services.

Thanks to the ACA, recovery is in reach for more Americans. Visit healthcare.gov to learn how to sign up for coverage through the Health Insurance Marketplace.

For More Information

Behavioral Health

Visit **samhsa.gov**

Visit **mentalhealth.gov**

Health Insurance Marketplace

Call **1-800-318-2596**

To talk to an interpreter, call **1-800-318-2596** and say "**Agent**" or press "**0**". Once an agent is on the line, say the name of the language you need. TTY users should call 1-855-889-4325.

Visit **healthcare.gov**

SAMHSA's mission is to reduce the impact of substance abuse and mental illness on America's communities.