

# Behavioral Health is Essential To Health



Prevention Works



Treatment is Effective



People Recover



# Health Insurance Enrollment: Assisting Individuals with Behavioral Health Conditions



# Content

- Overview of the prevalence of behavioral health (bh) conditions in U.S. adults
- Health Insurance Considerations: Questions to Ask
- Tips for Assisters
- Resources



# SUBSTANCE USE & MENTAL ILLNESS IN U.S. ADULTS (18+)

FROM THE 2013 NATIONAL SURVEY ON DRUG USE AND HEALTH (NSDUH)

Behavioral health (substance use and mental health) issues affect millions in the United States each year.

## SUBSTANCE USE IN THE U.S.



Nearly  
**1 IN 12**  
adults had a Substance Use Disorder (SUD) in the past year

That's  
**20.3 MILLION**  
adults who have SUD



In the past month,  
**1 IN 4**  
U.S. adults engaged in binge drinking



In the past month,  
**1 IN 10**  
U.S. adults used illicit drugs

That's  
**22.4 MILLION**  
adults

That's  
**58.5 MILLION**  
adults

Substance Use Disorder (SUD)

**7.7 MILLION**  
adults had both

Any Mental Illness (AMI)

## MENTAL HEALTH IN THE U.S.



Nearly  
**1 IN 5**  
U.S. adults had Any Mental Illness (AMI) in the past year

That's  
**43.8 MILLION**  
adults with AMI

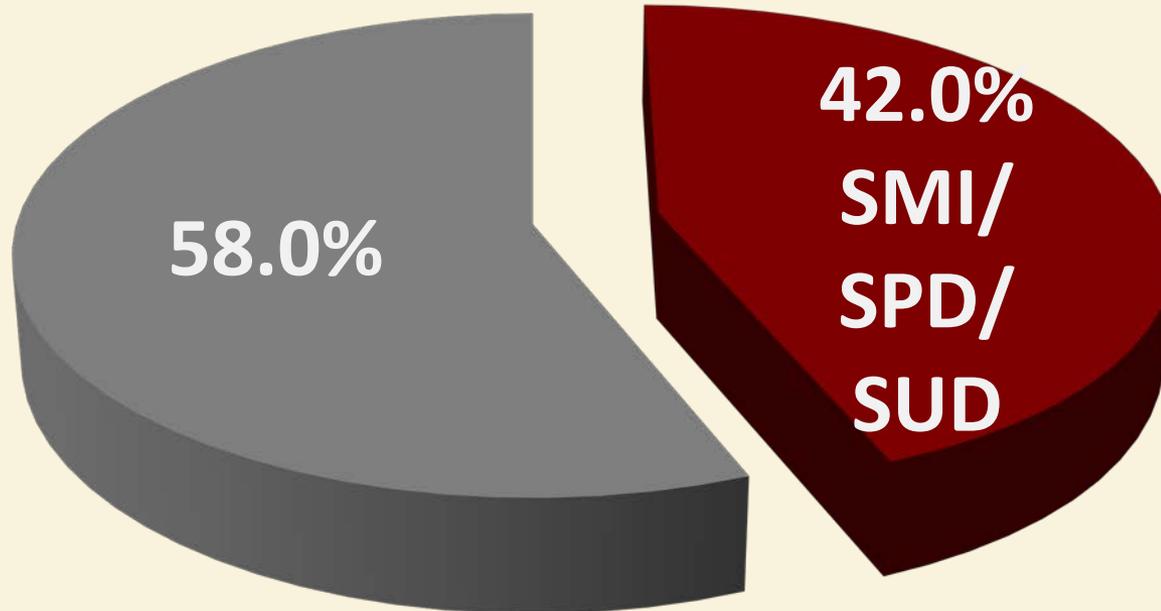


Including  
**10 MILLION**  
adults with Serious Mental Illness (SMI)

1. Any Mental Illness (AMI) is defined as individuals having any mental, behavior, or emotional disorder in the past year that met DSM-IV criteria

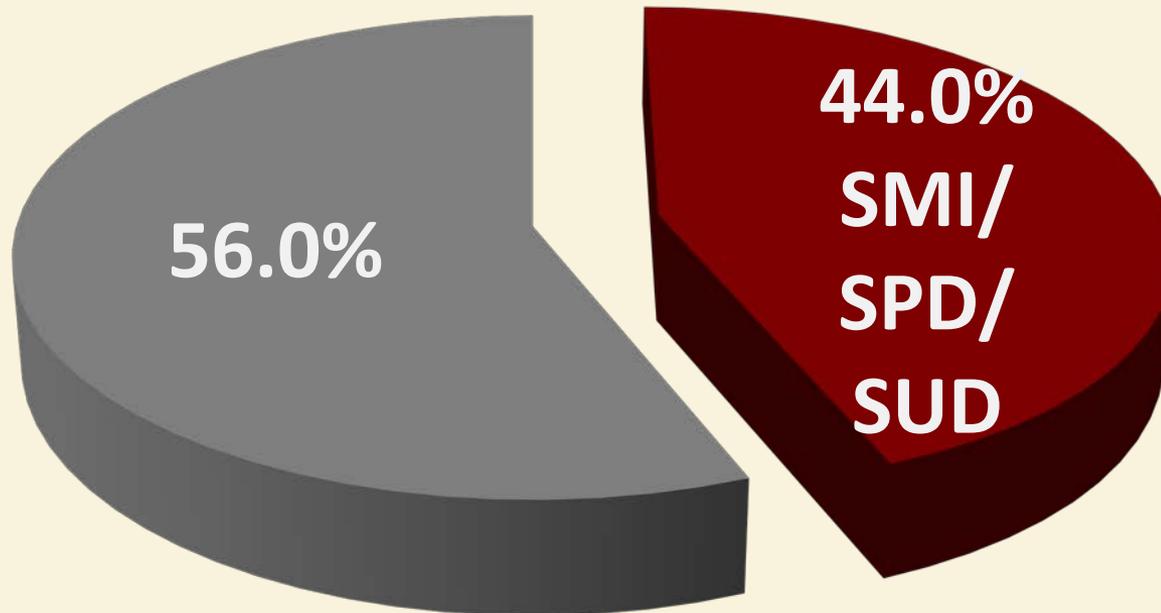
# PREVALENCE OF BH CONDITIONS AMONG UNINSURED MEDICAID-ELIGIBLE ADULTS **AGES 18-34** WITH INCOMES **<139% FPL**

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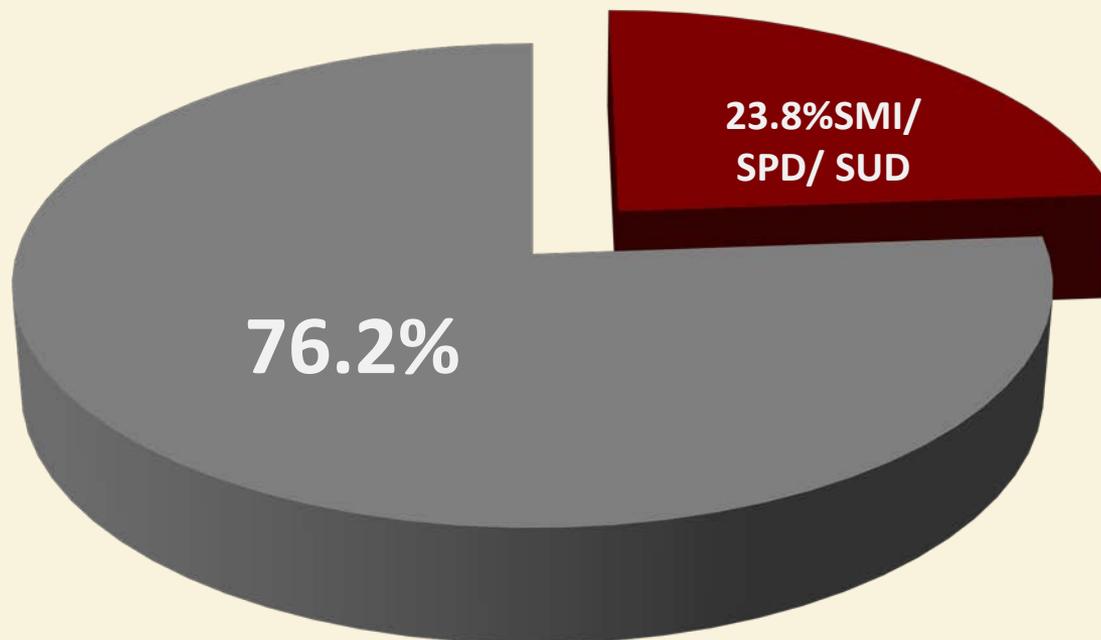
**“Behavioral Health Conditions” include serious mental illness (SMI), serious psychological distress (SPD) and substance abuse disorders (SUD)**

# PREVALENCE OF BH CONDITIONS AMONG UNINSURED ADULTS AGES 18-34 WITH INCOMES 139-400% FPL



“Behavioral Health Conditions” include serious mental illness (SMI), serious psychological distress (SPD) and substance abuse disorders (SUD)

# PREVALENCE OF BH CONDITIONS AMONG UNINSURED ADULTS AGES 35 AND OVER WITH INCOMES <400% FPL



**“Behavioral Health Conditions” include serious mental illness (SMI), serious psychological distress (SPD) and substance abuse disorders (SUD)**

Source: National and State Estimates of the Prevalence of Behavioral Health Conditions Among the Uninsured, 2013, <http://store.samhsa.gov/product/National-and-State-Estimates-of-the-Prevalence-of-Behavioral-Health-Conditions-Among-the-Uninsured/PEP13-BHPREV-ACA>

# Important Considerations in Working with Individuals with BH Conditions

- ➔ The previous slides illustrate the high prevalence of substance abuse and mental health conditions among the uninsured
  
- ➔ As a result of the Affordable Care Act and the Mental Health Parity Act, many behavioral health treatments, as well as preventative screenings, are part of insurance coverage through the Marketplace
  - For example:
    - Behavioral health services are essential health benefits
    - No denial for pre-existing conditions
    - No lifetime or yearly dollar limits for mental health services
    - Parity protections for behavioral health services

# Health Insurance Considerations: Questions to Ask People You Serve

- ➔ 1) Discuss the individual's provider network
  - Ask the individual if they have particular providers that they, or a member of their family, currently see and would like to continue seeing
    - Use this information to determine a) what networks include their preferred providers and b) what plans would be best for the individual
    - If providing assistance in person, you may consider providing the person with hardcopies of network information
    - If providing assistance over the phone, you may consider explaining how the person can find information about networks online

# Health Insurance Considerations: Questions to Ask People You Serve

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- ➔ 2) Discuss the individual's wellness plan, particularly prescription medications
  - Ask the individual if there are certain prescription medications that they, or their family, may require or anticipate needing
    - Help the individual determine a) what types of plans cover certain medications and b) how to understand a prescription formulary
    - If providing assistance in person, you may consider providing the individual with information about plans that cover a variety of medications and wellness needs
    - If providing assistance over the phone, you may consider explaining how the person can find information about prescription plan coverage online

# Health Insurance Considerations: Questions to Ask People You Serve

- ➔ 3) Discuss other services that the individual requires or may anticipate requiring
  - Ask the individual if there are any other medical or non-medical services that they currently use or anticipate using
    - For example:
      - Inpatient care
      - ER visits
      - Therapy services (occupational, physical, educational)
      - Substance use treatment
      - Screenings
      - Other covered services

# Tips for Assisters

- ➔ Engage all people as people first and not as a diagnosis
  - ➔ Health care and health insurance can be a complex issue for many people, not just those with a behavioral health condition
- ➔ Keep information simple and clear
- ➔ Engage people in a trusting relationship
  - Use active listening skills. For example, repeat back in the person words “what I hear you saying...” in order to check for understanding.
  - Take time to understand the person’s style of interaction and communication
  - Ask the person directly what would help them while working with an assister
- ➔ Have patience and be willing to spend extra time
  - If a person is struggling or having a difficult time, ask them what they need. Suggest taking a break or offering to set another appointment.

# Tips for Assisters

- ➔ Familiarize yourself with local, regional and national organizations
  - For example:
    - The National Alliance on Mental Illness (NAMI) is the nation’s largest grassroots mental health organization with 1000 affiliates across the country.
  
- ➔ Connect individuals you serve with consumer oriented organizations to help empower knowledge and choice
  - For example:
    - The National Mental Health Consumers’ Self-Help Clearinghouse, <http://www.mhselfhelp.org/>

# Resources

- ➔ **Local Healthcare.gov resource directory**
  - <https://localhelp.healthcare.gov/>
- ➔ **SAMHSA Behavioral Health Treatment Locator**
  - <http://findtreatment.samhsa.gov/>
- ➔ **National and State Estimates of the Prevalence of Behavioral Health Conditions Among the Uninsured**
  - Estimates the prevalence of serious mental illness, serious psychological distress, and substance abuse eligible for health insurance under the Medicaid Expansion or Health Insurance Exchanges for each of the 50 states as a result of health reform
  - <http://store.samhsa.gov/product/PEP13-BHPREV-ACA>
- ➔ **Bringing Recovery Supports to Scale Technical Assistance Center Strategy (BRSS TACS) Training and Technical Assistance**
  - <http://www.samhsa.gov/brss-tacs/technical-assistance>
- ➔ **National Disability Navigator Resource Collaborative Fact Sheets**
  - For example, Fact Sheet #7: Mental Health and Substance Use Disorder Parity
    - <http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/fact-sheet-7/>