

# Mental Health Coverage

CoverCO Tour – Pueblo



**Colorado Consumer  
Health Initiative**



# **Finding plans that cover mental health / substance use treatment**

# Mental health challenges in coverage

We have a long way to go for parity

- Limited number of providers
- Prior authorizations
- Referrals
- Other barriers

# Insurers in your area

From 2019 plans



- Highest number of mental health providers
- \$500-\$1,000 copay + coinsurance % for inpatient care
- Lower deductibles = slightly more coverage sooner



- Little more than half the number of mental health providers
- Copays for first couple visits in lower level plans, then full cost until deductible
- Coinsurance in higher level plans



- Fewest mental health providers
- Consumer pays all before deductible (OOP max in bronze)
- Coinsurance kicks in after deductible in higher plans

# New Mental Health Parity Law

Things should be improving in 2020 – HB19-1269

Insurance must cover mental/behavioral/substance use treatment including coverage for prevention, screening, and treatment

Requires insurers to establish process to authorize treatment by out-of-network providers when an in-network provider isn't available according to network adequacy requirements

New reasonable time period standards for visits (average of 7 days)

Requires insurers to provide specific information about mental health parity protections, contact for behavioral health ombudsman, and right to request medical necessity criteria from insurer with any denial of coverage

Some protections if consumers rely on provider directory that is inaccurate (document it!)



# Talking about mental health coverage in enrollment

# Talking about mental health coverage & care w/o triggering stigma

- Start broad/general and use social math to talk about it
  - “Good mental health helps people accomplish their goals and participate in their communities. Unfortunately, in 2014, almost 1 in 5 adult Coloradans reported having poor mental health. That’s almost twice as many people as have diabetes in the state.”
  - “We want to promote mental health in our community, so we’re talking about mental health coverage with all our clients this year, and I wanted to touch on a few basics of the coverage you can expect in these plans.”
- Talk about establishing mental health as positive/desirable not just for individuals, but for the community/collective
  - Words/phrases that are less stigmatizing: person living with a mental illness, died/lost by suicide, substance use disorder, usual/typical behavior

Resource: [cohealth.co/frameinstMH](http://cohealth.co/frameinstMH)

# Talking about mental health coverage & care w/o triggering stigma

- Talk briefly about coverage expectations they can have for mental/behavioral health care and new protections in Colorado law
- Provide basic next steps for what your client can do if they think their insurance plan isn't following the law and denying access to mental health services in some way.
  - Colorado Division of Insurance 303-894-7490
  - Consumer Assistance Program (CCHI) - 303-839-1261/help@cohealthinitiative.org
  - Office of the Ombudsman for Behavioral Health Access



# Questions?

