

AN ACT FOR SUPPORTIVE CARE FOR SERIOUS MENTAL ILLNESS

H.1062 /S.646

Sponsored by Rep. Decker and Sen. Cronin

Require commercial health insurance to cover evidence-based programs
to treat serious mental illness

Current problem

Individuals with serious mental illness or serious emotional disturbance are often hospitalized during an acute crisis and given large doses of medication to be stabilized. Once discharged, these individuals must figure out how to navigate their chronic illness and find a path to recovery on their own. Although they are instructed to go to an outpatient clinic 10 days later, few are able to do that successfully. Without a meaningful connection to ongoing care, they cycle in and out of the hospital from crisis to crisis.

We already have the solution

Evidence-based practices delivered with multi-disciplinary teams providing wraparound services 24x7x365 have been shown, for decades, to improve outcomes for individuals with serious mental illness. Assertive Community Treatment (ACT/PACT)¹ and Coordinated Specialty Care (CSC)² are two well-known and well-studied evidence-based practices.

This legislation Requires health insurers to cover these programs as a benefit, which will reduce the overall cost burden on insurers, result in a much better outcome for the individual, and address these barriers to accessing care:

- When young people cannot access care through commercial health insurance plans, they end up getting treatment in **taxpayer-funded** programs after significant delays;
- As they live with untreated psychosis, they often lose their community, educational, and economic supports (friends, school, employment) while simultaneously increasing their risk for experiencing interactions with law enforcement, incarceration, homelessness, and increased utilization of publicly funded social services;
- Commercial health insurance coverage of these comprehensive treatment programs at the onset of a crisis prevents clinical deterioration, functional disability, and the need for more intensive treatment to achieve recovery, preventing interactions which strain state and local budgets.

¹ <https://store.samhsa.gov/product/Assertive-Community-Treatment-ACT-Evidence-Based-Practices-EBP-KIT/SMA08-4344>

² [https://www.nasmhpd.org/sites/default/files/Policy Brief-Coordinated Specialty Care First Episode Psychosis Programs.pdf](https://www.nasmhpd.org/sites/default/files/Policy%20Brief-Coordinated%20Specialty%20Care%20First%20Episode%20Psychosis%20Programs.pdf)