# Assisting Individuals with Substance Use or Mental Disorders with Health Insurance Enrollment

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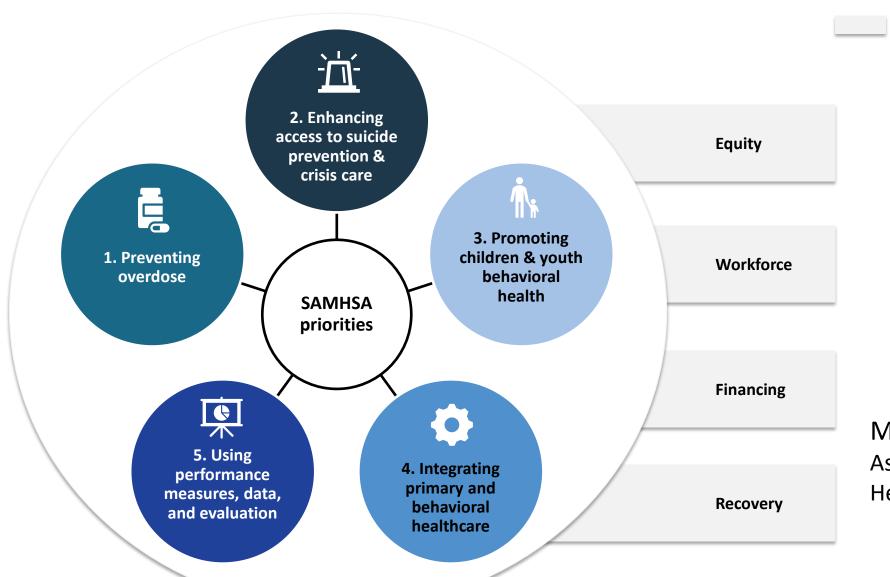


# Agenda

- Overview of SAMHSA
- Prevalence of substance use or mental disorders
- Health Insurance Considerations: What to ask
- Tips for Assisters
- Helpful Resources



# **SAMHSA Priorities and Cross-Cutting Principles**



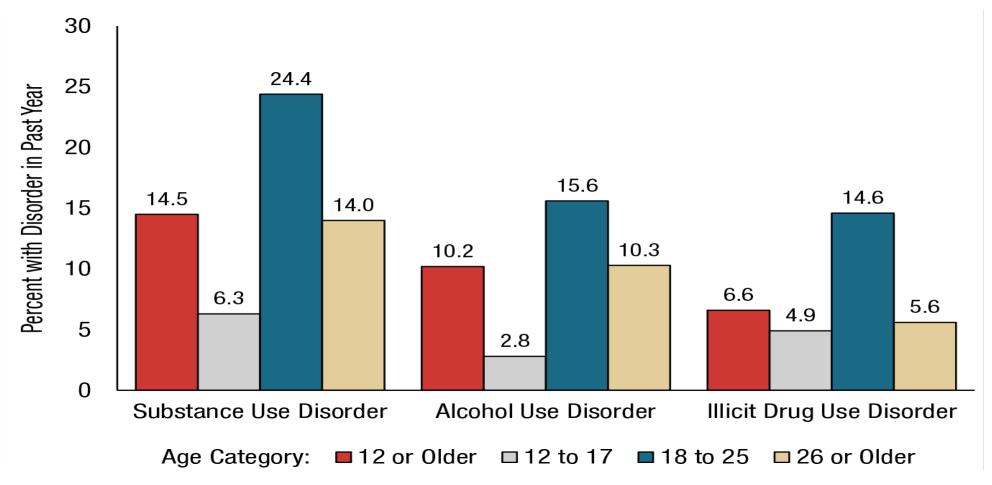
Cross-cutting principles



Miriam Delphin-Rittmon, Ph.D. Assistant Secretary for Mental Health and Substance Use

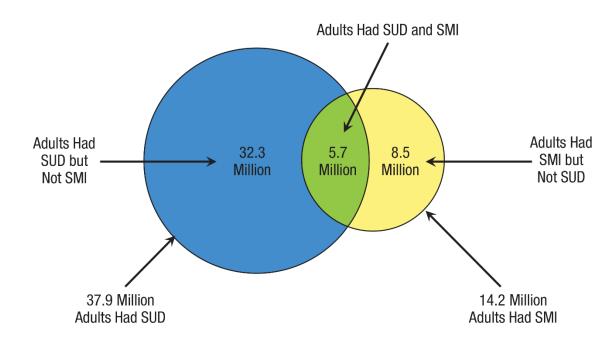


# Substance Use Disorder, Alcohol Use Disorder, and Illicit Drug Use Disorder in the Past Year: Among People Aged 12 or Older; 2020





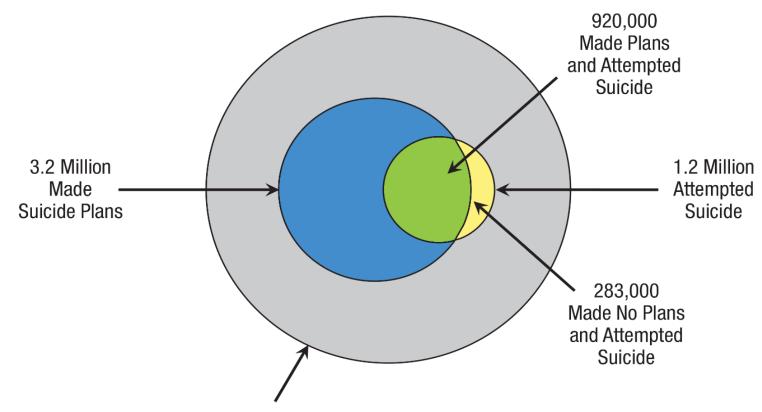
# Past Year Substance Use Disorder (SUD) and Serious Mental Illness (SMI): Among Adults Aged 18 or Older; 2020



46.5 Million Adults Had Either SUD or SMI



# Adults Aged 18 or Older with Serious Thoughts of Suicide, Suicide Plans, or Suicide Attempts in the Past Year; 2020



12.2 Million Adults Had Serious Thoughts of Suicide



#### America's Mental Health Crisis

Too many people across the US experience suicide and mental health crises without the support and care they need

- In 2020, there was approximately one death by suicide every 11 minutes
- In 2020, for people aged 10 14 and 25- 34 years, suicide was the second leading cause of death
- From April 2020 to 2021, over 100,000
   people died from drug overdoses



## **Essential Health Benefits**

#### All plans must cover:

- Behavioral health treatment
- Mental and behavioral health inpatient services
- Substance use disorder treatment

It is important to see the full list of what is covered in your state. Each plan should list that in the Marketplace.



## **Questions to Consider:**

- 1) Does the individual understand provider networks??
  - Ask if they are seeing particular providers and would like to continue.
    - ✓ Use this information to determine provider networks and what plan is best
    - ✓ Provide assistance in person, providing copies of documents for the individual to have on-hand
    - ✓ If speaking on the phone, consider explaining how the person can find that information online



## **Questions to Consider:**

- 2) Discuss the individual's wellness plan, particularly their prescription medications.
  - Ask if there are certain medications they require
    - ✓ Help them determine what types of plans cover certain medication and
      the impact of a prescription formulary
    - ✓ If in person, provide them with information the cover a variety of medication and wellness needs
    - ✓ If speaking on the phone, you may want to explain where the information can be found online



## **Questions to Consider:**

- 3) Discuss other services that individuals may require or anticipate requiring
  - Ask the individual if there are other medical or non-medical services they currently use or may anticipate using.
    - ✓ For example:
      - ➤Inpatient care
      - **≻**ED visits
      - ➤ Therapy sessions
      - ➤ Substance use treatment
      - ➤ Screenings
      - ➤ Other covered services



# Tips for Navigators, Assisters and Certified Application Counselors

- Familiarize yourself with local, regional and national organizations
  - ➤ NAMI, National Alliance for Mental Illness
  - ➤ Mental Health America
  - ➤ Faces & Voices of Recovery
- Connect individuals you serve with consumer-oriented organizations to help empower knowledge and choice
  - ➤ For example: National Mental Health Consumer's Self-Help Clearinghouse



#### 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
    - <a href="http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/fact-sheet-7/">http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/fact-sheet-7/</a>



### Thank You

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

# www.samhsa.gov

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