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

1. Preventing overdose
2. Enhancing access to suicide prevention & crisis care
3. Promoting children & youth behavioral health
4. Integrating primary and behavioral healthcare
5. Using performance measures, data, and evaluation

Cross-cutting principles

Equity
Workforce
Financing
Recovery

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

37.9 Million Adults Had SUD

14.2 Million Adults Had SMI

5.7 Million Adults Had SUD but Not SMI

8.5 Million Adults Had SMI but Not SUD

32.3 Million Adults Had SUD and 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

3.2 Million Made Suicide Plans

283,000 Made No Plans and Attempted Suicide

920,000 Made Plans and Attempted Suicide

1.2 Million Attempted Suicide

FFR1.38
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

*Source: CDC and SAMHSA data*
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
    • http://www.nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/fact-sheet-7/
Thank You

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

www.samhsa.gov

1-877-SAMHSA-7 (1-877-726-4727) • 1-800-487-4889 (TDD)