

Improving Mental Health Coverage and Access: Perspective from Health Insurance Providers

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AHIP Board Reinforces Commitment to Improved Access to Mental Health Care with New Principles and Advocacy Priorities

[AHIP.org](https://www.ahip.org)

AHIP's Mental Health Priorities

- Help Patients Navigate to the Right Setting and Practitioner, Based on Their Needs
- Foster Clinical Integration of Mental Health and SUD Care with Primary Care
- Increase Capacity and Workforce While Maintaining Quality
- Leverage High Value, Evidence-Based Technology/Virtual Care/Digital Care
- Continue to Build on Private Market Efforts to Achieve Parity
- Address Issues of Equity and the Impact of Non-Clinical Factors, Including Social Determinants of Health (SDOH)
- Work to Improve Quality Performance and Measurement and More Clearly Define Value
- Promote Access to Evidence-Based Substance/Opioid Use Disorder (SUD/OD) Treatment

AHIP Survey on Mental Health: Key Takeaways

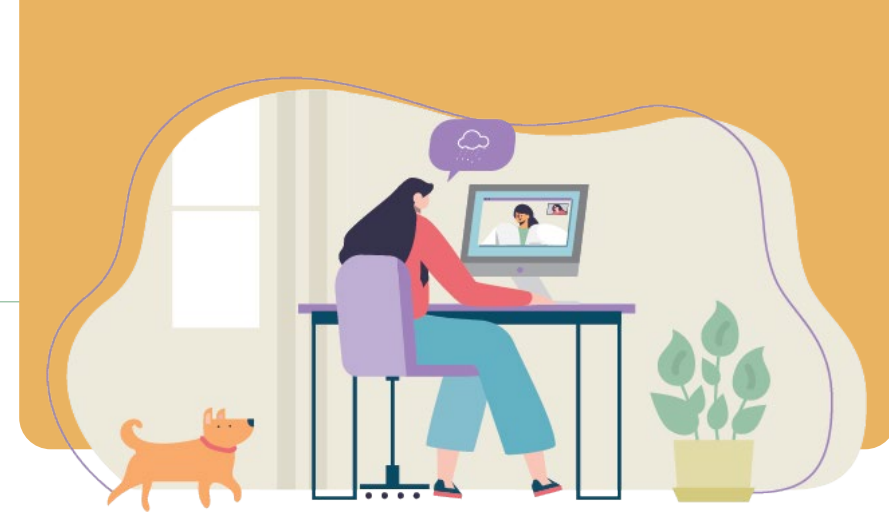
Health Plans Offer
Broad Access to a Wide
Range of Mental Health
Professionals, With
Networks Growing and
Reimbursements Rising

Health Insurance
Providers are Equipping
Primary Care Providers
to Provide Mental Health
Support

Health Insurance
Providers are Actively
Supporting Consumers
Seeking Mental Health
Support

Key Findings

- The number of in-network behavioral health providers has **increased by an average of 48% in 3 years** among commercial health plans.
- All plans (100%) provide coverage for **tele-behavioral health services**.
- The **overwhelming majority of health plans (89%) are actively recruiting mental health care providers**, including practitioners who **reflect the diversity of the people they serve (83%)**, and **78% have increased payments to providers** in efforts to recruit more high-quality professionals to their plan networks.
- The number of providers eligible to prescribe **Medication Assisted Therapy (MAT)** for substance use disorder, including opioid dependence, has more than doubled – growing **114% over three years**.



- A large majority (72%) of plans are **training and supporting PCPs to care for patients with mild/moderate behavioral health conditions**.
- A vast majority (83%) of plans report they **assist enrollees with finding available behavioral health appointments**.
- A majority (78%) **use specialized case managers for follow-up after emergency room and inpatient care** and/or starting new medications. [AHIP.org](https://www.ahip.org)

Recommendations to Improve Guidance for NQTL Comparative Analyses

- Publish lists of non-quantitative treatments limitations (NQTLs) for which plans should have analyses prepared.
- Publish lists of NQTLs for which comparative analyses have been requested, including common data requests for each NQTL.

From the Parity Perspective

- Prior authorization
- Reimbursement rates
- Pre-payment audits

MHPAEA requires that health insurance providers' processes related to mental health and SUD NQTLs be “**comparable to and no more stringent than**” processes related to medical/surgical treatment.

Thank You

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