



# Mental Health

## What employers need to know about behavioral health services

Although there is less stigma regarding behavioral health treatment than there used to be, many people still don't understand what services are available or how to access them. Employers also may be too restrictive in their coverage and assume excluding services saves money.

The Mental Health Parity and Addiction Equity Act of 2008 requires that if behavioral health services are covered, the coverage be no more restrictive than the medical services coverage. The law removed limits on behavioral health benefits and improved access to behavioral health services, says Tom Albert, director of Behavioral Health Services at HealthLink.

"Most people don't know that the parity law exists or that it may have changed the coverage of behavioral health services on their health plan," Albert says.

### What are behavioral health services?

Behavioral health services include the assessment, treatment or referral to a provider of psychiatric and/or substance abuse treatment. These services may be provided in a hospital, freestanding psychiatric or substance abuse clinic or medical office, depending on the severity of symptoms. Providers include psychiatrists, psychologists, social workers, master's level counselors or advanced practice nurses.

### Did the Affordable Care Act (ACA) affect these services?

The ACA made health insurance available to an additional 27 million people. It also defined psychiatric and substance abuse services as essential health benefits, which means that small group and individual marketplace plans must include coverage.

### Are employers concerned about increased usage and ultimately cost?

Yes, employers are concerned, but excluding coverage isn't always a good idea. In a given year, the National Alliance on Mental Illness indicates that 25 percent of adults will have an emotional problem, substance problem or mental illness. Over a lifetime, that rises to more than half. So, excluding coverage puts employers at risk for lost productivity due to absenteeism or presenteeism.

Also, excluding coverage may not save you money, as costs can shift. A 2008 study found that medical costs, not including behavioral health treatment costs, were about 54 percent higher for individuals with depression. Depression and other mental health problems can manifest themselves in physical symptoms. It makes current medical problems worse and can lead to new physical complaints.

### **How should employers manage the behavioral health of their employees?**

Make sure your health plan(s) include coverage for psychiatric and substance abuse services, including eating disorders. These disorders, if left untreated, can result in higher medical costs, so you end up paying for it anyway.

Ideally, give your members access to mental health and/or substance abuse providers without referrals. If you're worried about overuse, remember that there are different levels of care — acute inpatient hospitalization, residential treatment, partial hospitalization, intensive outpatient treatment or outpatient treatment. The most expensive services can be carefully managed with a medical necessity review — as long as it's not more restrictive than your medical plan's authorizations.

Also, choose a health plan that integrates your behavioral health into the management of your medical services. This allows medical and behavioral care management teams to work together on the needs of individuals with comorbid psychiatric and medical issues. Not only does this improve quality and treatment outcomes, but it also helps to control cost of care and makes it easier to ensure you're meeting the requirements of the mental health parity law.

If your plan offers an employee assistance program (EAP), make sure the phone number or website is posted around the workplace. EAP services are a cost effective way for employees to get access to a mental health professional with no out-of-pocket cost. It allows them to evaluate and talk through a problem and decide what services may be appropriate. For many, EAP intervention is all that is needed.

