

# Insurance Drops Pose Significant Barrier to Critical Mental Health Care

By Rose Frech, Assistant Director for Government Funding and Advocacy

For the first time in a decade, the number of individuals without health insurance has increased, as recently released data from the U.S. Census Bureau demonstrates.<sup>1</sup>

A lack of access to coverage is a significant barrier to accessing mental health and substance use disorder services, coinciding with a critical time of need for many Ohioans.<sup>2</sup> In addition, coverage lapses put providers at-risk for delivering uncompensated care and place strains on the limited funding available to serve the uninsured. Most importantly, a lack of insurance coverage deters individuals from seeking needed treatment, poses disruptions to existing services and interferes with maintaining continuity of care.

Both national trends and

statewide data are causes for concern. An additional 1.9 million Americans lacked health insurance in 2018, increasing the overall number of uninsured to 27.5 million. Nearly a quarter of those newly uninsured were children, primarily due to a loss in Medicaid/Children's Health Insurance Program (CHIP) coverage. In Ohio, the overall uninsured rate increased from 6 to 6.5 percent,<sup>3</sup> and statewide data confirms concerning drops in Medicaid/CHIP coverage among children.<sup>4</sup>

While some have attributed the enrollment declines to a strong economy, contributors also likely include significant funding reductions to the federal navigator program,<sup>5</sup> which provides key outreach to promote enrollment in

qualifying plans, as well as complexities and challenges associated with the state's self-service, the online Ohio Benefits system, now used for Medicaid enrollment.

Regardless of the cause, at OhioGuidestone, we know firsthand how essential health insurance coverage is to accessing services, and the negative outcomes associated with coverage lapses. Individuals we serve experience lapses in coverage for a variety of reasons such as failure to fully comply with requirements, failure to complete redetermination process, and difficulties in producing the required paperwork to verify their income. Each of these is exacerbated by the poverty most of them face daily.

***“A lack of insurance coverage deters individuals from seeking needed treatment, poses disruptions to existing services and interferes with maintaining continuity of care.”***

## **RISKS TO CHILDREN**

Children are especially at risk, as unidentified and untreated health conditions can have lifelong implications.<sup>6</sup> While many associate drops in coverage for children with interruptions to physical health services, mental health services are similarly impacted. Every day, we treat thousands of children across the state who require services to regulate their emotions, develop healthy coping mechanisms, and heal from trauma. Medicaid is the primary payer for these services. Without coverage, opportunities may be missed to intervene early and prevent future adverse outcomes.

“Much of our work here at the Institute of Family and Community Impact (IFCI) is focused on prevention, identification and treatment related to trauma and toxic stress. The ongoing opioid epidemic has led to an immeasurable increase in the number of children, including infants and toddlers, who have

experienced trauma and are experiencing a range of mental health problems,” said Holli Ritzenthaler, Assistant Vice President for Community Counseling at OhioGuidestone and IFCI fellow. “Early intervention and treatment are associated with significant improvements in behavior and overall emotional health, as well as improved academic outcomes and peer relationships.

“However, if left untreated, the societal implications are significant. We know that a lack of access to health insurance coverage hinders many people from seeking care for themselves and their children, and greatly impedes our ability to provide treatment. Any drops in coverage among children are certainly of grave concern.”

## **RISKS TO ADULTS**

In addition, as many of OhioGuidestone’s adult clients have been exposed to trauma and/or experience the toxic stress associated with living in poverty,

navigating the administrative red-tape associated with enrolling in and maintaining coverage can be particularly challenging. Changes in the brain that result from trauma can lead to difficulties with concentration and attention. These individuals often require extra supports to assist with the eligibility process.

At IFCI, we will continue to closely monitor trends in health insurance coverage both nationally and across the state. We echo concerns from other advocates around a lack of data on coverage lapses and churn within the system. Reporting enhanced data that demonstrates why people lose coverage and if they are moving into affordable accessible coverage in the private sector is of great importance. This transparency is essential to future policy reforms. Transparency in coverage gains and losses across the state will be critical with the introduction of work requirements.

Given the importance of this issue, we applaud the Ohio Department of Medicaid's continued work to identify the sources of drops in coverage. We encourage the department and other stakeholders to take into consideration the impact of trauma on the brain as any future changes are made to processes around eligibility and enrollment (including those associated with pending work requirements), so that we can make sure that all eligible individuals can easily access and keep the care they need.

Finally, we urge policymakers both in Ohio and nationally to consider the impact of the cuts to the federal navigator programs on children and families who have experienced adversity and who often require extra support to get connected to coverage.

*Questions about IFCI? Contact our Director of Applied Clinical Sciences and Research at [Brittany.Pope@OhioGuidestone.org](mailto:Brittany.Pope@OhioGuidestone.org).*

*Know of any policy issues we should be following? Email [Rose.Frech@OhioGuidestone.org](mailto:Rose.Frech@OhioGuidestone.org) or let us know on Facebook or Twitter.*

*Visit [www.ohioguidestone.org](http://www.ohioguidestone.org) to learn more about services and programs we offer throughout Ohio.*

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