Improving Mental Health Care

THE ACCESS REPORT

DECEMBER 2023

inseparable
About Inseparable

Inseparable is a national nonprofit working to advance mental health policy solutions that help people thrive, including by increasing access to care, improving crisis response, and promoting youth mental health.

We use a unique, campaign-style approach to support lawmakers in enacting mental health policies that will save lives and improve care for millions of Americans. We believe that with the right leadership and strategy, we can all take better care of ourselves, our loved ones, and our communities.

Acknowledgements

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   - Require coverage for out-of-network care
   - Mandate accurate provider directories
   - Insure more people through Medicaid
   - Ensure continuous Medicaid coverage
   - Extend Medicaid coverage to people in prison or jail

2. **Leverage the mental health workforce**
   - Expand the use of telemental health
   - Adjust state licensure requirements
   - Promote the use of peer and behavioral health support specialists
   - Provide competitive reimbursement rates for providers

3. **Promote prevention and early intervention**
   - Cover annual mental health screenings and wellness exams
   - Waive formal diagnosis requirements for mental health care
   - Address social determinants or drivers of health
   - Integrate mental health care with primary care

### STATE PROGRESS: IMPROVING ACCESS TO CARE
- Progress guide to state policies
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People in every state and every community agree that America’s mental health care system is falling short.

Poll after poll reveals that mental health is top of mind for Americans. They are worried about their own health and the health of their loved ones. They need better access to care. And they want their elected leaders to treat these issues with urgency.

**U.S. mental health care by the numbers**

- **1 in 5 people** had a mental health condition in the past year\(^1\)
- **Only 1 in 3 people** who visit the ER or hospital for mental health or substance use treatment get follow-up care within 30 days\(^3\)
- **More than 2 in 3 people** did NOT receive treatment\(^2\)

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\(^1\) SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals.
\(^2\) Millman, “Access Across America” (2023) Inseparable.us/accessacrossamerica.
\(^3\) Inseparable.us
The purpose of this report
State policymakers across the country have the power to improve access to mental health care by championing and passing key policies that help expand coverage of care, leverage the mental health workforce, and promote prevention and early intervention.4

These strategies, and their corresponding policy actions, help remove barriers that prevent or delay people from accessing mental health care. Recognizing that every state is unique, these policy solutions can be adapted to a state’s economic, social, and political climate. The goal of this report is to foster an open, nationwide exchange of effective policy solutions.

Following discussion of these strategies, we feature state-by-state data snapshots of each state’s progress in adopting a range of policies that make mental health care easier to find, easier to pay for, and more effective for individuals and their families.

4 Throughout this report, references to mental health are intended to include substance use disorders, autism spectrum disorders, and eating disorders. For simplicity, we use mental health rather than behavioral health in all references.

We look forward to a future when all mental health care is accessible, affordable, and effective for everyone.
Policies at-a-glance

1. **Expand coverage of care**
   - Require coverage of all medically necessary treatment.
   - Require coverage for out-of-network care.
   - Mandate accurate provider directories.
   - Insure more people through Medicaid.
   - Ensure continuous Medicaid coverage.
   - Extend Medicaid coverage to people in jails and prisons.

2. **Leverage the mental health workforce**
   - Expand the use of telemental health.
   - Adjust state licensure requirements.
   - Promote the use of peer and behavioral health support specialists.
   - Provide competitive reimbursement rates for providers.

3. **Promote prevention and early intervention**
   - Cover annual mental health screenings and wellness exams.
   - Waive formal diagnosis requirements for mental health care.
   - Address social determinants or drivers of health.
   - Integrate mental health care with primary care.
More than two-thirds of Americans who need mental health treatment do not get it.

Policymakers have several levers to help close this gap, including approaches to improve health insurance. Expanding coverage means both increasing the number of people who have coverage and establishing patient protections to ensure insurance companies are providing members with meaningful access to mental health providers and coverage for all medically necessary treatment.

Policies to accomplish this include:

- Require coverage of all medically necessary treatment.
- Insure more people through Medicaid.
- Require coverage for out-of-network care.
- Ensure continuous Medicaid coverage.
- Mandate accurate provider directories.
- Extend Medicaid coverage to people in prison or jail.
Require coverage of all medically necessary treatment

States typically allow insurers to use proprietary criteria to make decisions about the necessity of a given treatment. This often leads to denials of coverage for much-needed mental health treatment deemed necessary by the patient’s doctor. Without coverage, people may delay or skip treatment, elevating their risks for severe mental health symptoms and relapses.

In 2019, a federal court found that United Behavioral Health used flawed criteria to routinely deny mental health and substance use claims for enrollees or to cut treatment short. In response, several states have enacted laws to ensure that health plans use transparent, nonprofit clinical guidelines to cover mental health treatment that is consistent with generally accepted standards of care. Following these standards helps ensure that health plans will not inappropriately deny treatment claims.

What states can do

- Require insurers to evaluate mental health claims based on transparent, nonprofit clinical guidelines.
- Require insurers to cover all medically necessary mental health treatment consistent with generally accepted standards of care.
Require coverage for out-of-network care
A lack of appropriate provider networks forces people to obtain mental health care out-of-network at more than 5 times the rate for other health needs. For many people, lack of in-network providers means getting limited treatment – or no treatment at all. As their health worsens, people often move into public services such as Medicaid, shifting the cost burden onto taxpayers.

Requiring health plans to cover out-of-network care when timely, effective services can’t be found in-network benefits everyone. People can find affordable care more easily, while health plans gain key insights that can help them fill gaps that will ultimately lead to better health outcomes at cost savings.

What states can do

Require health plans to cover out-of-network care from licensed providers when timely, appropriate, medically necessary services aren’t available in-network. Costs must not be higher than what people pay for in-network care.

Requiring health plans to pay for out-of-network care when timely, effective services can’t be found in-network benefits everyone.
Mandate accurate provider directories
A major barrier to getting mental health care is finding in-network providers. When people are forced to seek care outside their insurance network, they often struggle with the high cost of treatment. Being unable to find an in-network provider quickly may also delay treatment or encourage people to go without – which can threaten the well-being of entire families.

As the “front door” for finding in-network providers – and often a selling point in choosing a health plan – provider directories must be accurate and up to date. However, more than 53% of all people looking for care have found themselves foiled by “ghost networks” – provider directories that appear to have numerous professionals in-network but are so full of inaccurate listings that some people are unable to get any appointment at all.

What states can do

- Create strong state enforcement mechanisms, including automatic fines for plans that fail to meet directory accuracy targets.
- Require plans to regularly update directories, conduct independent audits of directory data, and mandate regular reporting of accuracy compliance to state regulators.
- Require public disclosure of directory accuracy rates.
- Provide a mechanism for beneficiaries and providers to report directory inaccuracies to health plans and state regulators.
- Protect patients from out-of-network charges if visit or stay was due to inaccurate provider directory at time appointment was scheduled.
Insure more people through Medicaid
Changes to state-level Medicaid policies can help more people obtain mental health services. Expanding eligibility makes it possible for single, low-income adults with mental health conditions to enroll in Medicaid. Without this option, individuals must first qualify for federal disability, a lengthy and complex process that can delay treatment.

Insuring more people can also be achieved by using Medicaid funds to purchase private coverage for low-income adults (an approach known as private option). However, people with coverage through a private option may face higher out-of-pocket costs than those covered by Medicaid.

Research shows that expanding coverage leads to a significant increase in the number of people who get regular care for chronic conditions, and decreases the chance that they will need costly emergency room care. Coverage also increases the likelihood that people will get the services and supports they need to prevent mental health emergencies and promote good health.

What states can do

- Expand Medicaid eligibility to low-income adults up to 133% of the federal poverty level.
- Extend coverage to low-income adults through a private option.

Expanding eligibility makes it possible for single, low-income adults with mental health conditions to enroll in Medicaid.
Ensure continuous Medicaid coverage

When people with mental health conditions have trouble navigating Medicaid processes for renewal or redetermination, their coverage often expires. Lapses in coverage – often called churn – lead to delayed or discontinued care, including medications. This can trigger severe symptoms in people with mental health conditions. In fact, churn is associated with much higher monthly health care costs and administrative costs.

In January 2024, all states will be required to provide 12 months of continuous Medicaid eligibility for children; however, no comparable requirement exists for adults, so state policymakers will have to proactively adopt that standard.

What states can do

- Require continuous Medicaid eligibility for all adults.
- Adopt a Medicaid state plan option to provide 12 months of continuous postpartum coverage – a period when many birthing parents experience mental health conditions.
- Adopt a simplified, fast process for verifying Medicaid and CHIP eligibility.
- Require Medicaid to implement presumptive eligibility, allowing multiple entities to make temporary eligibility determinations.
Extend Medicaid coverage to people in prison or jail

A large share of people in jails and prisons have mental health conditions. Many of these individuals became involved with the legal system because of their illness and, if they received treatment, could avoid future justice system involvement. Federal regulations have historically barred the use of Medicaid funds for most health care services while someone is in custody. But in April 2023, the Centers for Medicare and Medicaid Services (CMS) issued new guidance on 1115 demonstration opportunities (waivers) that allow Medicaid financing of medical services before people are released from custody. Taking this step improves access to care for inmates, which supports their successful reentry and yields benefits to taxpayers by reducing the high cost of repeated arrests and emergency department visits.

What states can do

- Apply for a Medicaid 1115 waiver to improve coverage and connections to care for people in jails, prisons, or youth detention facilities.
- Suspend coverage for people who are incarcerated instead of terminating it.
- Support in-reach programs that facilitate coverage and care prior to release, strengthen discharge planning, and ensure access to post-release mental health services and medications.
- Designate jails and prisons as qualified entities for Medicaid presumptive eligibility.
- Promote data and information sharing across agencies to streamline enrollment and access to services.
The widespread shortage of behavioral health professionals plays a key role in reducing access to care. While there is no doubt we need to widen the pipeline of future providers, the following policies offer opportunities to better leverage the existing workforce.

To accomplish this, state policymakers can:

- Expand the use of telemental health.
- Adjust state licensure requirements.
- Promote the use of peer and behavioral health support specialists.
- Provide competitive reimbursement rates for providers.
Expand the use of telemental health

Telemental health services, which grew exponentially during the COVID-19 pandemic, account for 1 in 3 outpatient mental health visits. These online services give us a clear path to expanding the capacity of the mental health system by allowing providers to serve more patients in more areas.

Telemental health also helps us bring mental health together with primary care received in doctor’s offices, hospitals, clinics, and other settings. In addition to increasing access to care, telemental health meets people where they are, overcoming the limits of geography to allow people of all backgrounds to connect with culturally competent and age-specific providers. Audio-only telemental health is especially helpful for people in rural areas who lack reliable broadband access, as well as people who have difficulty using digital technology. In the wake of the pandemic, state policymakers can and should adopt policies to maintain and expand access to telemental health.

What states can do

- Require commercial health insurers and state Medicaid plans to cover telehealth services and reimbursement at the same rate as in-person care.
- Specifically include mental health conditions in telehealth coverage and audio-only coverage.
- Ensure that telemental health services are offered through platforms accessible to people with disabilities.
- Prohibit insurers from requiring prior authorization for telemental health services.
- Create flexibility in licensing, credentialing, and malpractice issues to allow greater use of telemental health services.
State policies that work
LEVERAGE THE MENTAL HEALTH WORKFORCE

Adjust state licensure requirements
State licensure and credentialing rules can block qualified professionals from practicing across state lines, reducing the number of providers available in a given state or region. Many states are changing licensing requirements to allow more flexibility for mental health professionals. Several states are also joining interstate licensure compacts such as the Psychology Interjurisdictional Compact (PSYPACT), the Counseling Compact, and the Social Work Licensure Compact. This makes it easier for providers to practice in more than one state and expands the capacity of the whole system.

What states can do
- Join interstate compacts to permit licensed, eligible mental health professionals to practice in member states.
- Adopt flexible terms or revisions of state licensure and credentialing requirements.
- Streamline processes and provide resources to ensure timely approval of applications for licensure or credentialing.
- Provide stipends or other financial supports for meeting licensure and credentialing requirements.

Many states are changing licensing requirements to allow more flexibility for mental health professionals.
Promote the use of peer and behavioral health support specialists

Studies show the value of incorporating trained, licensed peer support specialists and behavioral health support specialists, including community health workers and paraprofessionals, into the mental health workforce. These specialists can expand workforce capacity and fill crucial gaps in care. For example, peer support specialists can help people understand their diagnosis, engage in treatment, and support their recovery. They may also provide additional services, such as assistance with securing benefits, housing, or employment. These non-clinical services help people navigate the health care system, lower emergency department and hospitalization use, and expand the system's capacity to meet individuals' needs.

What states can do

- Require state Medicaid plans to cover peer and behavioral health support services, including for youth.
- Open pathways for training of peer and behavioral health support specialists.
- Encourage the integration of these specialists into health care teams, including crisis response teams.

Peer support specialists can help people understand their diagnosis, engage in treatment, and support their recovery.
Provide competitive reimbursement rates for providers

Policies that support competitive compensation for mental health providers are essential to broadening the mental health workforce. In a major study of private health plans, analysts found that U.S. psychiatrists were paid an average of 20% less than primary care physicians using the same or equivalent billing codes, despite having more training. Other mental health professionals – especially trained peer support specialists – are often reimbursed at rates that don’t reflect the rising need and demand for services. When mental health providers are not paid enough, they may leave insurance networks or even leave their profession, further reducing access to care.

What states can do

- Require reimbursement rates that reflect living wages, payment parity with other medical professions, and market demand.
- Require public posting of Medicaid reimbursement rates.

In a major study of private health plans, analysts found that U.S. psychiatrists were paid an average of 20% less than primary care physicians using the same or equivalent billing codes, despite having more training.
Studies show the value of both prevention and early intervention in reducing and addressing mental health and substance use issues.

The sooner people find effective care, the sooner they can recover – enabling them to thrive at home, school, work, and in the community. Prevention and early intervention also trim health care costs, which benefits individuals, health care systems, and the economy.

Early intervention depends on easy access to services and supports when signs of a mental health condition first show up.

To support young people and adults in getting treatment early, states can adopt policies that:

- Cover annual mental health screenings and wellness exams.
- Waive requirements of a formal diagnosis for reimbursement of mental health care.
- Address the impact of social determinants or drivers of health.
- Integrate mental health care with primary care.
Cover annual mental health screenings and wellness exams
Research shows that the earlier a person gets effective mental health treatment, the better the outcomes. In contrast, treatment delays lead to worsening mental health conditions that are more complex and harder to treat. Making annual mental health screenings widely available in a wide range of settings can identify risks early and even prevent conditions from developing.

What states can do
- Require insurance companies to cover yearly mental wellness exams without cost-sharing.
- Offer incentives for wider use of trauma-informed mental health screenings.

Research shows that the earlier a person gets effective mental health treatment, the better the outcomes.
Waive formal diagnosis requirements for mental health care

In many states, providers are not allowed to bill for mental health services unless their young patient has a formal diagnosis. This flawed rule puts the cart before the horse by making families accept a formal diagnosis before gaining access to the care that keeps mental health issues from escalating. Further, formal diagnoses are not always appropriate: for example, a child may experience anxiety or depression in the wake of a death or other traumatic event, yet not develop a lasting mental health condition. States can clear the way for youth to get the care they need by removing the formal diagnosis requirement for billing.

What states can do

Require Medicaid and private insurance coverage of certain youth mental health services without requiring a formal diagnosis.

States can clear the way for youth to get the care they need by removing the formal diagnosis requirement for billing.
Address social determinants or drivers of health

Social determinants or drivers of health (SDOH) are factors that have a strong influence on individual and family health. They include housing, nutrition, health benefits, social support networks, transportation, education, and employment – all vital in promoting timely access to care and better health outcomes. Waivers based on SDOH and health-related social needs (HRSN) have been shown to reduce health disparities.

Unhoused people, for example, often struggle to manage mental health issues, partly because it can be so hard to find care and stick with a treatment plan. States are now using 1115 waivers to address health-related social needs such as housing and nutrition services to help high-need populations get care and experience better outcomes.

What states can do

Pursue Medicaid 1115 waivers to address SDOH/HRSN for people with mental health or multiple (co-occurring) conditions.

Waivers based on social determinants or drivers of health and health-related social needs have been shown to reduce health disparities.
Integrate mental health care with primary care

Integrated health care brings primary health and mental health services together in a single setting where people and families can receive coordinated, effective treatment. Studies show that integrated care not only increases access to mental health services, it also improves health outcomes and reduces costs. In addition, integrated care reduces the perception of stigma and helps overcome this barrier to seeking and receiving essential services.

The Collaborative Care Model (CoCM) and Primary Care Behavioral Health (PCBH) model are proven approaches to providing integrative care.

With CoCM, the team is led by a primary care provider and includes a psychiatrist and other mental health care professionals. Care is patient-centered, outcome-driven, and evidence-based.

With PCBH, a mental health professional joins the primary care team to foster a more coordinated approach to all health conditions, from stress to pain management and prevention of future illness. Services are provided to all patients, whether or not they have a prior mental health diagnosis.

What states can do

1. Provide financial support for health systems to adopt effective models of integrated care.
2. Allow Medicaid billing for mental and primary care services delivered on the same day.
3. Require reimbursement for mental health benefits provided through CoCM or PCBH models.
4. Expand delivery of primary care services in community-based programs such as Certified Community Behavioral Health Clinics.
5. Review licensing regulations and develop credentialing programs to reduce burdens for peer support specialists, community health providers, and other professionals who are part of integrated care models.
6. Offer financial incentives for providers who reduce health disparities for people with mental health conditions.
State progress: improving access to care

State policymakers across the country have the power to improve access to mental health care.

Inseparable's state snapshots provide an overview of each state’s progress in adopting a range of policies in the categories below that make mental health care easier to find, easier to pay for, and more effective for individuals and their families.

1 EXPAND COVERAGE OF CARE

<table>
<thead>
<tr>
<th>Policy goal</th>
<th>Scoring</th>
</tr>
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</table>
| Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment | • Enacted legislation  
  ○ No enacted legislation |
| Cover out-of-network care at no extra cost if timely in-network care is not available | • Enacted legislation  
  ○ No enacted legislation |
| Extend Medicaid eligibility to low-income adults | • Adopted  
  ○ Adopted, but not implemented  
  ○ Not adopted |
| Provide Medicaid coverage to persons prior to release from custody | • Approved reentry waiver  
  ○ Pending reentry waiver  
  ○ No reentry waiver |
## 2 LEVERAGE THE MENTAL HEALTH WORKFORCE

<table>
<thead>
<tr>
<th>Policy goal</th>
<th>Scoring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover telemental health services in commercial insurance and reimburse at in-person rates</td>
<td>Required coverage at in-person rates</td>
</tr>
<tr>
<td></td>
<td>Coverage OR in-person rate requirement</td>
</tr>
<tr>
<td></td>
<td>No coverage or reimbursement requirement</td>
</tr>
<tr>
<td>Join the Psychology Interjurisdictional Compact</td>
<td>Enacted legislation</td>
</tr>
<tr>
<td></td>
<td>Enacted, but not implemented</td>
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<tr>
<td></td>
<td>No enacted legislation</td>
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<tr>
<td>Join the Counseling Compact</td>
<td>Enacted legislation</td>
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<tr>
<td></td>
<td>Enacted, but not implemented</td>
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<tr>
<td></td>
<td>No enacted legislation</td>
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<tr>
<td>Join the Social Work Licensure Compact</td>
<td>Enacted legislation</td>
</tr>
<tr>
<td></td>
<td>Enacted, but not implemented</td>
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<tr>
<td></td>
<td>No enacted legislation</td>
</tr>
<tr>
<td>Cover trained peer support specialists in state Medicaid plan</td>
<td>Covered in Medicaid plan</td>
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<tr>
<td></td>
<td>Limited coverage in Medicaid plan</td>
</tr>
<tr>
<td></td>
<td>Not covered in Medicaid plan</td>
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## 3 PROMOTE PREVENTION AND EARLY INTERVENTION

<table>
<thead>
<tr>
<th>Policy goal</th>
<th>Scoring</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover annual mental health wellness exams without co-pays</td>
<td>Enacted legislation</td>
</tr>
<tr>
<td></td>
<td>No enacted legislation</td>
</tr>
<tr>
<td>Adopt state Medicaid waiver to cover social determinants of health</td>
<td>Approved health-related social needs waiver</td>
</tr>
<tr>
<td></td>
<td>Pending or limited approved waiver</td>
</tr>
<tr>
<td></td>
<td>No health-related social needs waiver</td>
</tr>
<tr>
<td>Cover the Collaborative Care Model of integrated mental health and primary care services in <strong>commercial insurance plans</strong></td>
<td>Enacted legislation</td>
</tr>
<tr>
<td></td>
<td>No enacted legislation</td>
</tr>
<tr>
<td>Cover the Collaborative Care Model of integrated mental health and primary care services in the <strong>state Medicaid plan</strong></td>
<td>Enacted legislation</td>
</tr>
<tr>
<td></td>
<td>No enacted legislation</td>
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</tbody>
</table>
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 20.7% received specialty care*

**WITH MEDICAID**
Only 37.3% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 26.3% get follow-up care within 30 days.

Drug overdose deaths per 100,000
17.5

Suicides per 100,000
16.2

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. Expand coverage of care

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
- Provide Medicaid coverage to persons prior to release from custody

2. Leverage the mental health workforce

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
  - Psychology Interjurisdictional Compact (PSYPACT)
  - Counseling Compact
  - Social Work Licensure Compact
- Cover trained peer support specialists in state Medicaid plan

3. Promote prevention and early intervention

- Cover annual mental health wellness exams without co-pays
- Adopt state Medicaid waiver to cover social determinants of health
- Cover the Collaborative Care Model of integrated mental health and primary care services in:
  - Commercial insurance plans
  - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

<table>
<thead>
<tr>
<th>% received specialty care*</th>
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<tbody>
<tr>
<td>Only 39.6%</td>
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</table>

**WITH MEDICAID**

<table>
<thead>
<tr>
<th>% received specialty care*</th>
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<tbody>
<tr>
<td>Only 38.3%</td>
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</table>

Among people visiting the ER or hospital for mental health or substance use treatment, only 30.8% get follow-up care within 30 days.

**Drug overdose deaths per 100,000**

- 18.3

**Suicides per 100,000**

- 26.7

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  - Commercial insurance plans
  - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

Only 27.5% received specialty care*

**WITH MEDICAID**

Only 52.7% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 33.3% get follow-up care within 30 days.

Drug overdose deaths per 100,000

28.0

Suicides per 100,000

18.3

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
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2 Leverage the mental health workforce

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
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  - Counseling Compact
  - Social Work Licensure Compact
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3 Promote prevention and early intervention

- Cover annual mental health wellness exams without co-pays
- Adopt state Medicaid waiver to cover social determinants of health
- Cover the Collaborative Care Model of integrated mental health and primary care services in:
  - Commercial insurance plans
  - State Medicaid plan
Improving Mental Health Care: The Access Report

STATE PROGRESS: Improving Access to Care

ARKANSAS

524 THOUSAND people living in Arkansas have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

46.6% WITH COMMERCIAL INSURANCE

27.0% WITH MEDICAID

Includes dual-eligibles covered by both Medicare and Medicaid.

9.2% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 24.9% received specialty care*

WITH MEDICAID
Only 39.4% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 36.5% get follow-up care within 30 days.

Drug overdose deaths per 100,000
15.2

Suicides per 100,000
18.8

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
## 1 Expand coverage of care

- **Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment**
- **Cover out-of-network care at no extra cost if timely in-network care is not available**
- **Extend Medicaid eligibility to low-income adults**
- **Provide Medicaid coverage to persons prior to release from custody**

## 2 Leverage the mental health workforce

- **Cover telemental health services in commercial insurance and reimburse at in-person rates**
- **Join interstate licensure compacts, such as:**
  - Psychology Interjurisdictional Compact (PSYPACT)
  - Counseling Compact
  - Social Work Licensure Compact
- **Cover trained peer support specialists in state Medicaid plan**

## 3 Promote prevention and early intervention

- **Cover annual mental health wellness exams without co-pays**
- **Adopt state Medicaid waiver to cover social determinants of health**
- **Cover the Collaborative Care Model of integrated mental health and primary care services in:**
  - Commercial insurance plans
  - State Medicaid plan
State Progress: Improving Access to Care

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

- **54.0%** WITH COMMERCIAL INSURANCE
- **26.5%** WITH MEDICAID
- **7.0%** ARE UNINSURED

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

- Only 30.0% received specialty care*

**WITH MEDICAID**

- Only 46.0% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 33.7% get follow-up care within 30 days.

**Drug overdose deaths per 100,000**

- 17.3

**Suicides per 100,000**

- 10.5

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

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**WITH COMMERCIAL INSURANCE**
Only 25.4% received specialty care*

**WITH MEDICAID**
Only 43.9% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 30.2% get follow-up care within 30 days.

Drug overdose deaths per 100,000
20.7

Suicides per 100,000
21.3

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
## COLORADO

### STATE PROGRESS:
**Improving Access to Care**

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<tbody>
<tr>
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WITH COMMERCIAL INSURANCE
Only 30.0% received specialty care*

WITH MEDICAID
Only 57.9% received specialty care*

Coverage Snapshot
Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

57.4%
WITH COMMERCIAL INSURANCE

22.6%
WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

5.1%
ARE UNINSURED

Among people visiting the ER or hospital for mental health or substance use treatment, only 37.4% get follow-up care within 30 days.

Drug overdose deaths per 100,000
34.2

Suicides per 100,000
10.4

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
# ConnectiCut

## State Progress: Improving Access to Care

### 1. Expand coverage of care

- **Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment**
- **Cover out-of-network care at no extra cost if timely in-network care is not available**
- **Extend Medicaid eligibility to low-income adults**
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### 2. Leverage the mental health workforce

- **Cover telemental health services in commercial insurance and reimburse at in-person rates**
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- **Cover annual mental health wellness exams without co-pays**
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- **Cover the Collaborative Care Model of integrated mental health and primary care services in:**
  - Commercial insurance plans
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---

**Meaningful progress**

**Partial progress**

**Little or no progress**
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**With Commercial Insurance**
- Only 40.6% received specialty care*

**With Medicaid**
- Only 47.9% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 34.8% get follow-up care within 30 days.

Drug overdose deaths per 100,000
- 43.7

Suicides per 100,000
- 11.6

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, *2021 National Survey on Drug Use and Health: Model-Based Estimated Totals* (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
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2 Leverage the mental health workforce

- Cover telehealth services in commercial insurance and reimburse at in-person rates
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  - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

Data unavailable
FOR COMMERCIAL INSURANCE

WITH MEDICAID
Only 65.1% received specialty care*

Data unavailable
for % of people visiting the ER or hospital for mental health or substance use treatment who get follow-up care within 30 days.

Drug overdose deaths per 100,000
46.6

Suicides per 100,000
6.2

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

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- Cover telemental health services in commercial insurance and reimburse at in-person rates
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STATE PROGRESS: Improving Access to Care

FLORIDA

3.61 MILLION people living in Florida have a diagnosed mental health condition.

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

50.4% WITH COMMERCIAL INSURANCE

17.8% WITH MEDICAID Includes dual-eligibles covered by both Medicare and Medicaid.

12.1% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 18.2% received specialty care*

WITH MEDICAID
Only 46.5% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 28.0% get follow-up care within 30 days.

Drug overdose deaths per 100,000
26.7

Suicides per 100,000
14.1

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
STATE PROGRESS:
Improving Access to Care

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   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
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3. Promote prevention and early intervention
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Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

Only 27.3% received specialty care*

**WITH MEDICAID**

Only 36.9% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 33.2% get follow-up care within 30 days.

Drug overdose deaths per 100,000

14.8

Suicides per 100,000

14.0

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**GEORGIA**

**STATE PROGRESS:**

**Improving Access to Care**

- **1. Expand coverage of care**
  - Meaningful progress
  - Partial progress
  - Little or no progress

- **2. Leverage the mental health workforce**
  - Meaningful progress

- **3. Promote prevention and early intervention**
  - Partial progress
STATE PROGRESS: 
Improving Access to Care

HAWAII

227 THOUSAND people living in Hawaii have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

55.5% WITH COMMERCIAL INSURANCE

20.4% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

3.6% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 43.0% received specialty care*

WITH MEDICAID
Only 47.1% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 29.8% get follow-up care within 30 days.

Drug overdose deaths per 100,000
17.2

Suicides per 100,000
13.5

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STATE PROGRESS: Improving Access to Care

IDaho

377
THOUSAND
people living in Idaho have a diagnosed mental health condition

Coverage Snapshot
Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

54.5%
WITH COMMERCIAL INSURANCE

20.1%
WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

8.5%
ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 31.4% received specialty care*

WITH MEDICAID
Only 44.5% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 34.4% get follow-up care within 30 days.

Drug overdose deaths per 100,000
14.9

Suicides per 100,000
22.4

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STATE PROGRESS: Improving Access to Care

**ILLINOIS**

2.09 MILLION people living in Illinois have a diagnosed mental health condition.

**Coverage Snapshot**

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

- **58.4%** WITH COMMERCIAL INSURANCE
- **19.8%** WITH MEDICAID (includes dual-eligibles covered by both Medicare and Medicaid)
- **6.9%** ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

- **Only 23.4%** received specialty care*

**WITH MEDICAID**

- **Only 37.4%** received specialty care*

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**STATE PROGRESS: Improving Access to Care**

### 1. Expand coverage of care

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STATE PROGRESS: Improving Access to Care

INDIANA

1.21 MILLION people living in Indiana have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

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57.0% WITH COMMERCIAL INSURANCE

19.8% WITH MEDICAID Includes dual-eligibles covered by both Medicare and Medicaid.

7.5% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE

Only 26.2% received specialty care*

WITH MEDICAID

Only 57.8% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 38.2% get follow-up care within 30 days.

Drug overdose deaths per 100,000

28.0

Suicides per 100,000

15.4

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Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 36.4% received specialty care*

WITH MEDICAID
Only 49.2% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 37.0% get follow-up care within 30 days.

Drug overdose deaths per 100,000
11.3

Suicides per 100,000
16.0

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
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Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

59.0% WITH COMMERCIAL INSURANCE

15.2% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

9.2% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 27.2% received specialty care*

WITH MEDICAID
Only 46.5% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 36.6% get follow-up care within 30 days.

Drug overdose deaths per 100,000
14.2

Suicides per 100,000
18.6

*Kansas

502 THOUSAND people living in Kansas have a diagnosed mental health condition

Note: Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
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   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan

**Meaningful progress**
- Expand coverage of care
  - Little or no progress
  - Leverage the mental health workforce
  - Promote prevention and early intervention
STATE PROGRESS: Improving Access to Care

KENTUCKY

788 THOUSAND people living in Kentucky have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

- 48.9% WITH COMMERCIAL INSURANCE
- 28.9% WITH MEDICAID (includes dual-eligibles covered by both Medicare and Medicaid)
- 5.6% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 21.2% received specialty care*

WITH MEDICAID
Only 47.5% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 31.0% get follow-up care within 30 days.

Drug overdose deaths per 100,000: 35.6
Suicides per 100,000: 17.1

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
STATE PROGRESS: Improving Access to Care

1 Expand coverage of care

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
- Provide Medicaid coverage to persons prior to release from custody

2 Leverage the mental health workforce

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
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- Cover annual mental health wellness exams without co-pays
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  - Commercial insurance plans
  - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 26.1% received specialty care*

**WITH MEDICAID**
Only 42.0% received specialty care*

---

**Coverage Snapshot**

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

- **45.4%** WITH COMMERCIAL INSURANCE
- **32.0%** WITH MEDICAID (includes dual-eligibles covered by both Medicare and Medicaid)
- **7.5%** ARE UNINSURED

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

---

Among people visiting the ER or hospital for mental health or substance use treatment, only 31.6% get follow-up care within 30 days.

**Drug overdose deaths per 100,000**
30.8

**Suicides per 100,000**
14.6

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
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<tr>
<td>Commercial insurance plans</td>
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</table>
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 22.6% received specialty care*

WITH MEDICAID
Only 48.9% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 44.2% get follow-up care within 30 days.

Drug overdose deaths per 100,000
30.1

Suicides per 100,000
17.8

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
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3. **Promote prevention and early intervention**
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   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan
STATE PROGRESS: Improving Access to Care

MARYLAND

1.08 MILLION people living in Maryland have a diagnosed mental health condition.

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

- **58.6%** WITH COMMERCIAL INSURANCE
- **20.3%** WITH MEDICAID Includes dual-eligibles covered by both Medicare and Medicaid.
- **6.1%** ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
- **Only 34.0%** received specialty care*

WITH MEDICAID
- **Only 48.5%** received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only **39.2%** get follow-up care within 30 days.

Drug overdose deaths per 100,000
- **41.1**

Suicides per 100,000
- **9.8**

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
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3. **Promote prevention and early intervention**
   - Cover annual mental health wellness exams without co-pays
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   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan

MARYLAND

**STATE PROGRESS:** Improving Access to Care

- [ ] Meaningful progress
- [ ] Partial progress
- [ ] Little or no progress

**MARYLAND**

**STATE PROGRESS:** Improving Access to Care

1. **Expand coverage of care**
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
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2. **Leverage the mental health workforce**
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   - Cover annual mental health wellness exams without co-pays
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   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
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 REGARDLESS OF TYPE OF HEALTH COVERAGE, PEOPLE WITH MENTAL HEALTH DIAGNOSES ARE BEING UNDER TREATED.

WITH COMMERCIAL INSURANCE
Only 41.2% received specialty care*

WITH MEDICAID
Only 55.1% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only
48.6% get follow-up care within 30 days.

Drug overdose deaths per 100,000
32.6

Suicides per 100,000
9.0

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
## Massachusetts

### 1. Expand coverage of care

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<tr>
<th>Progress</th>
<th>Description</th>
</tr>
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<tbody>
<tr>
<td><strong>Meaningful progress</strong></td>
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### 2. Leverage the mental health workforce

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*Improving Mental Health Care: The Access Report*
STATE PROGRESS: Improving Access to Care

MICHIGAN

1.69 MILLION

people living in Michigan have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

54.9% WITH COMMERCIAL INSURANCE

23.5% WITH MEDICAID

Includes dual-eligibles covered by both Medicare and Medicaid.

5.1% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE

Only 29.7% received specialty care*

WITH MEDICAID

Only 51.6% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment,

only 35.1% get follow-up care within 30 days.

Drug overdose deaths per 100,000

25.8

Suicides per 100,000

14.1

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
- Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
  - Psychology Interjurisdictional Compact (PSYPACT)
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  - Social Work Licensure Compact
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3. **Promote prevention and early intervention**

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STATE PROGRESS:
Improving Access to Care

MINNESOTA

1.08
MILLION

people living in Minnesota have a diagnosed mental health condition

Regarding type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 36.1% received specialty care*

WITH MEDICAID
Only 55.5% received specialty care*

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

61.3% WITH COMMERCIAL INSURANCE

18.5% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

4.3% ARE UNINSURED

Among people visiting the ER or hospital for mental health or substance use treatment, only 41.4% get follow-up care within 30 days.

Drug overdose deaths per 100,000
14.7

Suicides per 100,000
13.5

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
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- Cover telemental health services in commercial insurance and reimburse at in-person rates
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3. Promote prevention and early intervention

- Cover annual mental health wellness exams without co-pays
- Adopt state Medicaid waiver to cover social determinants of health
- Cover the Collaborative Care Model of integrated mental health and primary care services in:
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Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 18.5% received specialty care*

**WITH MEDICAID**
Only 42.7% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 22.7% get follow-up care within 30 days.

Drug overdose deaths per 100,000
14.4

Suicides per 100,000
13.9

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

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- Cover telemental health services in commercial insurance and reimburse at in-person rates
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Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
- Only 23.2% received specialty care*

**WITH MEDICAID**
- Only 44.7% received specialty care*

---

**Missouri**

1.14 MILLION people living in Missouri have a diagnosed mental health condition

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**Coverage Snapshot**

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Type of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>58.3%</td>
<td>With Commercial Insurance</td>
</tr>
<tr>
<td>14.7%</td>
<td>With Medicaid</td>
</tr>
<tr>
<td>9.3%</td>
<td>Are Uninsured</td>
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Note: Percentages do not equal 100% as some people have Medicare or military coverage.

---

**Among people visiting the ER or hospital for mental health or substance use treatment, only 31.4% get follow-up care within 30 days.**

**Drug overdose deaths per 100,000**
- 27.5

**Suicides per 100,000**
- 18.6

---

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
STATE PROGRESS:
Improving Access to Care

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Improving Access to Care

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

- **52.1%** WITH COMMERCIAL INSURANCE
- **19.8%** WITH MEDICAID
- **8.0%** ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE

Only 32.9% received specialty care*

WITH MEDICAID

Only 53.8% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 32.3% get follow-up care within 30 days.

Drug overdose deaths per 100,000

13.4

Suicides per 100,000

26.4

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Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 36.7% received specialty care*

WITH MEDICAID
Only 60.0% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 40.6% get follow-up care within 30 days.

Drug overdose deaths per 100,000
8.8

Suicides per 100,000
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**Meaningful progress**

**Partial progress**

**Little or no progress**
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

- **Only 26.0%** received specialty care*

**WITH MEDICAID**

- **Only 42.3%** received specialty care*

<table>
<thead>
<tr>
<th>Coverage Snapshot</th>
<th>NEVADA</th>
<th>Coverage Snapshot</th>
<th>NEVADA</th>
</tr>
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<tbody>
<tr>
<td><strong>Percentages of the population with either commercial insurance, Medicaid, or no insurance.</strong></td>
<td>613 THOUSAND people living in Nevada have a diagnosed mental health condition</td>
<td><strong>Among people visiting the ER or hospital for mental health or substance use treatment,</strong></td>
<td><strong>Drug overdose deaths per 100,000</strong></td>
</tr>
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<td><strong>Note:</strong> Percentages do not equal 100% as some people have Medicare or military coverage.</td>
<td></td>
<td><strong>only 25.9%</strong> get follow-up care within 30 days.</td>
<td><strong>23.4</strong></td>
</tr>
<tr>
<td><strong>52.3%</strong> WITH COMMERCIAL INSURANCE</td>
<td></td>
<td><strong>Suicides per 100,000</strong></td>
<td><strong>20.0</strong></td>
</tr>
<tr>
<td><strong>20.8%</strong> WITH MEDICAID</td>
<td>Includes dual-eligibles covered by both Medicare and Medicaid.</td>
<td></td>
<td></td>
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<tr>
<td><strong>11.4%</strong> ARE UNINSURED</td>
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Sources: SAMHSA, *2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions)* and Milliman, *“Access Across America“* (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**

   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**

   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan

---

**STATE PROGRESS:**

**Improving Access to Care**

- Expand coverage of care
- Leverage the mental health workforce
- Promote prevention and early intervention

---

**NEVADA**
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 28.3% received specialty care*

**WITH MEDICAID**
Only 49.0% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 42.2% get follow-up care within 30 days.

Drug overdose deaths per 100,000
30.7

Suicides per 100,000
17.9

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

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  - State Medicaid plan

---

**STATE PROGRESS:**

- **New Hampshire**

**Meaningful progress**

**Partial progress**

**Little or no progress**
STATE PROGRESS: Improving Access to Care

NEW JERSEY

1.36 MILLION

people living in New Jersey have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

WITH COMMERCIAL INSURANCE
60.3%

WITH MEDICAID
18.4%

ARE UNINSURED
7.2%

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE

Only 28.9% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 37.3% get follow-up care within 30 days.

Drug overdose deaths per 100,000
32.0

Suicides per 100,000
7.8

WITH MEDICAID

Only 45.9% received specialty care*

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**

   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
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---

**STATE PROGRESS:**

- **NEW JERSEY**

  - **Improving Access to Care**

  - **1. Expand coverage of care**
    - **Requirement**
    - **Progress Indicators**
  
  - **2. Leverage the mental health workforce**
    - **Coverage**
    - **Compacts**
  
  - **3. Promote prevention and early intervention**
    - **Wellness Exams**
    - **Medicaid Waiver**
    - **Collaborative Care Model**

---

**Meaningful progress**

**Partial progress**

**Little or no progress**
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
- Only 34.8% received specialty care*

**WITH MEDICAID**
- Only 50.4% received specialty care*

### Coverage Snapshot
Percentages of the population with either commercial insurance, Medicaid, or no insurance.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Percentage with Mental Health Condition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>WITH COMMERCIAL INSURANCE</strong></td>
<td>38.4%</td>
</tr>
<tr>
<td><strong>WITH MEDICAID</strong></td>
<td>34.4% (includes dual-eligibles covered by both Medicare and Medicaid)</td>
</tr>
<tr>
<td><strong>ARE UNINSURED</strong></td>
<td>10%</td>
</tr>
</tbody>
</table>

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

**Among people visiting the ER or hospital for mental health or substance use treatment, only 30.3% get follow-up care within 30 days.**

**Drug overdose deaths per 100,000**
- 30.5

**Suicides per 100,000**
- 23.8

---

**New Mexico**

393 thousand people living in New Mexico have a diagnosed mental health condition.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
- Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
  - Psychology Interjurisdictional Compact (PSYPACT)
  - Counseling Compact
  - Social Work Licensure Compact
- Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**

- Cover annual mental health wellness exams without co-pays
- Adopt state Medicaid waiver to cover social determinants of health
- Cover the Collaborative Care Model of integrated mental health and primary care services in:
  - Commercial insurance plans
  - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 33.7% received specialty care*

**WITH MEDICAID**
Only 21.0% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 23.8% get follow-up care within 30 days.

Drug overdose deaths per 100,000
21.0

Suicides per 100,000
8.2

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment

   - Cover out-of-network care at no extra cost if timely in-network care is not available

   - Extend Medicaid eligibility to low-income adults

   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**

   - Cover telemental health services in commercial insurance and reimburse at in-person rates

   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact

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3. **Promote prevention and early intervention**

   - Cover annual mental health wellness exams without co-pays

   - Adopt state Medicaid waiver to cover social determinants of health

   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan

---

**STATE PROGRESS:**

**Improving Access to Care**

- **1. Expand coverage of care**
  - Meaningful progress
  - Partial progress
  - Little or no progress

- **2. Leverage the mental health workforce**
  - Meaningful progress
  - Partial progress
  - Little or no progress

- **3. Promote prevention and early intervention**
  - Meaningful progress
  - Partial progress
  - Little or no progress
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 26.2% received specialty care*

**WITH MEDICAID**
Only 35.3% received specialty care*

---

**Coverage Snapshot**

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

- **52.9%** WITH COMMERCIAL INSURANCE
- **18.8%** WITH MEDICAID (Includes dual-eligibles covered by both Medicare and Medicaid)
- **10.4%** ARE UNINSURED

---

**Among people visiting the ER or hospital for mental health or substance use treatment,**

- only **28.5%** get follow-up care within 30 days.

**Drug overdose deaths per 100,000**

- **24.4**

**Suicides per 100,000**

- **13.4**

---

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, *2021 National Survey on Drug Use and Health: Model-Based Estimated Totals* (prevalence of mental health conditions) and Milliman, *“Access Across America”* (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**

   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**

   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan

---

**STATE PROGRESS:**

**Improving Access to Care**

1. **Expand coverage of care**
   - Meaningful progress
   - Partial progress
   - Little or no progress

2. **Leverage the mental health workforce**
   - Meaningful progress
   - Partial progress
   - Little or no progress

3. **Promote prevention and early intervention**
   - Meaningful progress
   - Partial progress
   - Little or no progress
STATE PROGRESS: Improving Access to Care

NORTH DAKOTA

148 THOUSAND
people living in North Dakota have a diagnosed mental health condition

Coverage Snapshot
Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

65.4% WITH COMMERCIAL INSURANCE

9.8% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

7.7% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 27.3% received specialty care*

WITH MEDICAID
Only 39.7% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 33.5% get follow-up care within 30 days.

Drug overdose deaths per 100,000
11.6

Suicides per 100,000
19

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**
   - **Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment**
   - **Cover out-of-network care at no extra cost if timely in-network care is not available**
   - **Extend Medicaid eligibility to low-income adults**
   - **Provide Medicaid coverage to persons prior to release from custody**

2. **Leverage the mental health workforce**
   - **Cover telemental health services in commercial insurance and reimburse at in-person rates**
   - **Join interstate licensure compacts, such as:**
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - **Cover trained peer support specialists in state Medicaid plan**

3. **Promote prevention and early intervention**
   - **Cover annual mental health wellness exams without co-pays**
   - **Adopt state Medicaid waiver to cover social determinants of health**
   - **Cover the Collaborative Care Model of integrated mental health and primary care services in:**
     - Commercial insurance plans
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## Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial</td>
<td>55.1%</td>
</tr>
<tr>
<td>Medicaid</td>
<td>21.6%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>6.5%</td>
</tr>
</tbody>
</table>

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

**Sources:** SAMHSA, *2021 National Survey on Drug Use and Health: Model-Based Estimated Totals* (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).

### OHIO

2.19 MILLION people living in Ohio have a diagnosed mental health condition.

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

- Only 31.3% received specialty care*  
  - Among people visiting the ER or hospital for mental health or substance use treatment, only 35.9% get follow-up care within 30 days.

**WITH MEDICAID**

- Only 51.2% received specialty care*  
  - Drug overdose deaths per 100,000: 38.3  
  - Suicides per 100,000: 14.6

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.
1. Expand coverage of care

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
- Provide Medicaid coverage to persons prior to release from custody

2. Leverage the mental health workforce

- Cover telemental health services in commercial insurance and reimburse at in-person rates
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3. Promote prevention and early intervention

- Cover annual mental health wellness exams without co-pays
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- Cover the Collaborative Care Model of integrated mental health and primary care services in:
  - Commercial insurance plans
  - State Medicaid plan

OHIO

Partial progress

Meaningful progress

Little or no progress

Improving Mental Health Care: The Access Report

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STATE PROGRESS: Improving Access to Care

OKLAHOMA

824 THOUSAND
people living in Oklahoma have a diagnosed mental health condition

Coverage Snapshot
Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

48.4% WITH COMMERCIAL INSURANCE
20.1% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.
13.8% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 25.0% received specialty care*

WITH MEDICAID
Only 45.9% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 29.8% get follow-up care within 30 days.

Drug overdose deaths per 100,000
17.9

Suicides per 100,000
20.5

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**

   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**

   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
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   - Cover annual mental health wellness exams without co-pays
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     - Commercial insurance plans
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---

**STATE PROGRESS:**

- **Improving Access to Care**

**1. Expand coverage of care**

- Little or no progress

**2. Leverage the mental health workforce**

- Partial progress

**3. Promote prevention and early intervention**

- Partial progress
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 39.8% received specialty care*  

WITH MEDICAID
Only 50.2% received specialty care*  

Among people visiting the ER or hospital for mental health or substance use treatment, only 33.8% get follow-up care within 30 days.

Drug overdose deaths per 100,000
15.5  

Suicides per 100,000
18.9  

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
## STATE PROGRESS: Improving Access to Care

### 1. Expand coverage of care

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
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### 2. Leverage the mental health workforce

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
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- Cover trained peer support specialists in state Medicaid plan

### 3. Promote prevention and early intervention

- Cover annual mental health wellness exams without co-pays
- Adopt state Medicaid waiver to cover social determinants of health
- Cover the Collaborative Care Model of integrated mental health and primary care services in:
  - Commercial insurance plans
  - State Medicaid plan

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**OREGON**

Improving Mental Health Care: The Access Report

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Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
- Only **33.6%** received specialty care*

**WITH MEDICAID**
- Only **46.9%** received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only **36.3%** get follow-up care within 30 days.

Drug overdose deaths per 100,000: **36.4**

Suicides per 100,000: **14.2**

---

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, **2021 National Survey on Drug Use and Health: Model-Based Estimated Totals** (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
STATE PROGRESS:
Improving Access to Care

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- Cover the Collaborative Care Model of integrated mental health and primary care services in:
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  - State Medicaid plan

Meaningful progress
Partial progress
Little or no progress
STATE PROGRESS: Improving Access to Care

RHODE ISLAND

226 THOUSAND people living in Rhode Island have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

56.2% WITH COMMERCIAL INSURANCE

23.9% WITH MEDICAID Includes dual-eligibles covered by both Medicare and Medicaid.

4.3% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 36.8% received specialty care*

WITH MEDICAID
Only 58.2% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 46.5% get follow-up care within 30 days.

Drug overdose deaths per 100,000
32.2

Suicides per 100,000
10.4

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
RHODE ISLAND

STATE PROGRESS: Improving Access to Care

1. Expand coverage of care
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   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

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   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
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   - Cover annual mental health wellness exams without co-pays
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   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan

Meaningful progress
Partial progress
Little or no progress

Improving Mental Health Care: The Access Report
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Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

Only 19.6% received specialty care*

**WITH MEDICAID**

Only 34.6% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 24.8% get follow-up care within 30 days.

**Drug overdose deaths per 100,000**

25.8

**Suicides per 100,000**

16.0

*S Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
Improving Access to Care

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3. Promote prevention and early intervention
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**  
Only 33.0% received specialty care*

**WITH MEDICAID**  
Only 48.5% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 31.6% get follow-up care within 30 days.

Drug overdose deaths per 100,000  
8.5

Suicides per 100,000  
20.8

*S specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
## South Dakota

### State Progress: Improving Access to Care

#### Expand Coverage of Care

1. **Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment**

2. **Cover out-of-network care at no extra cost if timely in-network care is not available**

3. **Extend Medicaid eligibility to low-income adults**

4. **Provide Medicaid coverage to persons prior to release from custody**

#### Leverage the Mental Health Workforce

1. **Cover telemental health services in commercial insurance and reimburse at in-person rates**

2. **Join interstate licensure compacts, such as:**
   - Psychology Interjurisdictional Compact (PSYPACT)
   - Counseling Compact
   - Social Work Licensure Compact

3. **Cover trained peer support specialists in state Medicaid plan**

#### Promote Prevention and Early Intervention

1. **Cover annual mental health wellness exams without co-pays**

2. **Adopt state Medicaid waiver to cover social determinants of health**

3. **Cover the Collaborative Care Model of integrated mental health and primary care services in:**
   - Commercial insurance plans
   - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 16.2% received specialty care*

**WITH MEDICAID**
Only 41.4% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 28.9% get follow-up care within 30 days.

Drug overdose deaths per 100,000: 33.9

Suicides per 100,000: 16.8

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
STATE PROGRESS: Improving Access to Care

1. Expand coverage of care
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. Leverage the mental health workforce
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. Promote prevention and early intervention
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 17.7% received specialty care*

WITH MEDICAID
Only 37.1% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 24.7% get follow-up care within 30 days.

Drug overdose deaths per 100,000
11.8

Suicides per 100,000
13.3

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
1. Expand coverage of care

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
- Provide Medicaid coverage to persons prior to release from custody

2. Leverage the mental health workforce

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
  - Psychology Interjurisdictional Compact (PSYPACT)
  - Counseling Compact
  - Social Work Licensure Compact
- Cover trained peer support specialists in state Medicaid plan

3. Promote prevention and early intervention

- Cover annual mental health wellness exams without co-pays
- Adopt state Medicaid waiver to cover social determinants of health
- Cover the Collaborative Care Model of integrated mental health and primary care services in:
  - Commercial insurance plans
  - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 33.1% received specialty care*

**WITH MEDICAID**
Only 33.2% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 38.4% get follow-up care within 30 days.

Drug overdose deaths per 100,000
18.9

Suicides per 100,000
21.7

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
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     - State Medicaid plan

**STATE PROGRESS: Improving Access to Care**

- **UTAH**

**Meaningful progress**
- **Partial progress**
- **Little or no progress**
STATE PROGRESS: Improving Access to Care

VERMONT

132 THOUSAND people living in Vermont have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

- **54.0% WITH COMMERCIAL INSURANCE**
- **24.8% WITH MEDICAID** Includes dual-eligibles covered by both Medicare and Medicaid.
- **3.4% ARE UNINSURED**

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

Only 24.8% received specialty care*

**WITH MEDICAID**

Only 50.6% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 30.5% get follow-up care within 30 days.

Drug overdose deaths per 100,000

| 25.4 |

Suicides per 100,000

| 17.7 |

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
STATE PROGRESS: Improving Access to Care

1. Expand coverage of care
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. Leverage the mental health workforce
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. Promote prevention and early intervention
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
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     - Commercial insurance plans
     - State Medicaid plan
STATE PROGRESS:
Improving Access to Care

VIRGINIA

1.46 MILLION
people living in Virginia have a diagnosed mental health condition

Coverage Snapshot
Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

58.7% WITH COMMERCIAL INSURANCE

15.5% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

6.8% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 28.7% received specialty care*

WITH MEDICAID
Only 48.8% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 31.2% get follow-up care within 30 days.

Drug overdose deaths per 100,000
20.4

Suicides per 100,000
13.4

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
STATE PROGRESS: Improving Access to Care

1. Expand coverage of care
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. Leverage the mental health workforce
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. Promote prevention and early intervention
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan
Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**
Only 40.2% received specialty care*

**WITH MEDICAID**
Only 51.1% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 32.5% get follow-up care within 30 days.

Drug overdose deaths per 100,000
18.2

Suicides per 100,000
15.7

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
**STATE PROGRESS:**

**Improving Access to Care**

1. **Expand coverage of care**
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan
STATE PROGRESS:
Improving Access to Care

WEST VIRGINIA

335
THOUSAND

people living in West Virginia have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

45.8%
WITH COMMERCIAL INSURANCE

28.1%
WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

6.2%
ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 22.9% received specialty care*

WITH MEDICAID
Only 40.8% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only 30.1% get follow-up care within 30 days.

Drug overdose deaths per 100,000
56.8

Suicides per 100,000
19.9

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan
WISCONSIN

1.08 MILLION
people living in Wisconsin have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

59.8% WITH COMMERCIAL INSURANCE

18.1% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.

5.4% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 36.9% received specialty care*

WITH MEDICAID
Only 47.0% received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment,
only 36.3% get follow-up care within 30 days.

Drug overdose deaths per 100,000
21.8

Suicides per 100,000
14.7

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
State Progress:
Improving Access to Care

1. Expand coverage of care
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. Leverage the mental health workforce
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. Promote prevention and early intervention
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
     - Commercial insurance plans
     - State Medicaid plan
STATE PROGRESS: Improving Access to Care

WYOMING

113 THOUSAND people living in Wyoming have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

- **58.0%** WITH COMMERCIAL INSURANCE
- **11.5%** WITH MEDICAID (Includes dual-eligibles covered by both Medicare and Medicaid)
- **11.5%** ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

**WITH COMMERCIAL INSURANCE**

- **Only 30.2%** received specialty care*

**WITH MEDICAID**

- **Only 47.2%** received specialty care*

Among people visiting the ER or hospital for mental health or substance use treatment, only **35.9%** get follow-up care within 30 days.

Drug overdose deaths per 100,000

- **14.0**

Suicides per 100,000

- **27.4**

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources:
- SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions)
- Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).
1. **Expand coverage of care**
   - Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
   - Cover out-of-network care at no extra cost if timely in-network care is not available
   - Extend Medicaid eligibility to low-income adults
   - Provide Medicaid coverage to persons prior to release from custody

2. **Leverage the mental health workforce**
   - Cover telemental health services in commercial insurance and reimburse at in-person rates
   - Join interstate licensure compacts, such as:
     - Psychology Interjurisdictional Compact (PSYPACT)
     - Counseling Compact
     - Social Work Licensure Compact
   - Cover trained peer support specialists in state Medicaid plan

3. **Promote prevention and early intervention**
   - Cover annual mental health wellness exams without co-pays
   - Adopt state Medicaid waiver to cover social determinants of health
   - Cover the Collaborative Care Model of integrated mental health and primary care services in:
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     - State Medicaid plan

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**Meaningful progress**

**Partial progress**

**Little or no progress**
STATE PROGRESS: Improving Access to Care

NATIONWIDE

57.8 MILLION
people living in the U.S. have a diagnosed mental health condition

Coverage Snapshot
Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.

54.6% WITH COMMERCIAL INSURANCE
21.1% WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.
8.6% ARE UNINSURED

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE
Only 30.7% received specialty care

WITH MEDICAID
Only 44.3% received specialty care

Among people visiting the ER or hospital for mental health or substance use treatment, only 33.8% get follow-up care within 30 days.

Drug overdose deaths per 100,000
23.3

Suicides per 100,000
13.8

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, 2021 National Survey on Drug Use and Health: Model-Based Estimated Totals (prevalence of mental health conditions) and Milliman, “Access Across America” (2023) inseparable.us/accessacrossamerica (all other data).