

**#BreakTheSilence**  
**#OnTheTable2017**

MAY IS MENTAL HEALTH MONTH



**on the table.**  
THE CHICAGO COMMUNITY TRUST

**LET'S PUT  
MENTAL HEALTH  
AND ADDICTION  
ON THE TABLE**

## **Implications of Efforts to Repeal Affordable Care Act On Mental Health & Addiction**

**The Affordable Care Act (ACA) has been critical to expanding access to affordable mental health and addiction care.** To date, efforts to “repeal and replace” the ACA would severely undermine Americans’ access to affordable mental health and addiction care by reducing insurance coverage, ending the ACA requirements that plans cover mental health and substance use disorders (MH/SUD), and undermining the ability of people with preexisting conditions to purchase insurance.

### **Key Facts**

#### *ACA Offers Critical MH/SUD Coverage*

- The ACA requires coverage of “essential health benefits,” which includes MH/SUD in all qualified health plans.
- Under the ACA, you cannot be denied access to insurance (or be charged more) because you have a preexisting condition.
- Prior to the ACA, 34% of plans in the individual health insurance market didn’t cover substance use disorders and 18% didn’t cover any mental health care.<sup>i</sup>
- The ACA offered generous subsidies to help individuals afford insurance on the marketplace.
- The ACA banned annual or lifetime limits on coverage.
- Nearly 30 percent of people benefiting from Medicaid expansion have a mental health or substance use disorder.<sup>ii</sup>

#### *House-Passed American Health Care Act (AHCA) Undermines MH/SUD Coverage*

- The AHCA would let state’s undo requirements for MH/SUD coverage.
- The AHCA would allow insurers to once again discriminate against people based on preexisting conditions, making it impossible for many to obtain coverage.
- Annual premium surcharges for individuals with substance use disorder or major depressive / bipolar disorder to obtain coverage could respectively surpass \$20,000 and \$8,000.<sup>iii</sup>
- A prior version of the AHCA would result in an estimated 24 million people losing health coverage by 2026.<sup>iv</sup>
- Federal and state parity laws only mandate that insurers reimburse MH/SUD on the same basis as other medical conditions *only if the insurer offers MH/SUD coverage.*<sup>v</sup>
- Without the ACA, insurers would not be required to offer MH/SUD coverage, thus undermining federal and state parity laws that aim to ensure MH/SUD care is provided in the same manner as health care for medical services.
- The AHCA would allow states to permit annual and lifetime coverage limits.
- Large employers could choose to follow requirements of *any* state with lowest minimum benefit requirements.<sup>vi</sup>
- By cherry-picking states with the lowest requirements, large employers could choose plans with no MH/SUD coverage and with annual and lifetime caps *for employees in other states.*
- The CBO estimates the AHCA would cut federal support of Medicaid by \$882 billion over the next 10 years. Many states would be forced to cut benefits and/or provider reimbursement.
- The AHCA would end the enhanced federal match in Medicaid-expansion states for new enrollees after 2019, making it difficult for states to maintain Medicaid expansion.

- The AHCA would repeal subsidies to help individuals purchase insurance and replace the subsidies with tax credits that in most cases will be much less valuable.

### **Possible Questions for Discussion**

- How has the Affordable Care Act benefitted you, your family, or your community?
- If federal support for Medicaid is undermined, how would that affect your community?
- What would the possible loss of MH/SUD coverage in your health plan mean to you?
- Could you afford to pay thousands of dollars in annual premium surcharges to obtain coverage for preexisting conditions?

### **What You Can Do to Fight to Protect the ACA**

- Call your Representative and Senators – regardless of their political party.
- Go to your Representative and Senators offices to let your views be known.
- Educate people on why the ACA is so important to treatment of mental health and addiction.
- Tell your friends and family what is at stake if MH/SUD benefits or health insurance coverage under the ACA are undermined.

### **About The Kennedy Forum**

Just as President Kennedy rallied the nation to dream big and set audacious goals 50 years ago, The Kennedy Forum in Illinois is working toward lasting change in the way mental health and addictions are considered and treated. Our mission is to end stigma against mental health and substance use disorders in both attitudes and practice. We believe that strong, bold leadership, strategic collaboration with partners and concerted action, it is possible to build a future with a health system that fully recognizes that the brain is part of the body and all persons are treated with dignity. Join us at [www.thekennedyforumillinois.org](http://www.thekennedyforumillinois.org)

### **REFERENCES**

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Brookings Institution: <https://www.brookings.edu/topic/health-care-policy/>

Kaiser Family Foundation: <http://kff.org/>

Protect Our Care – Illinois: <http://protectourcareil.org/>

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<sup>i</sup> U.S. Department of Health and Human Services, Essential Health Benefits: Individual Market Coverage, December 16, 2011, <https://aspe.hhs.gov/basic-report/essential-health-benefits-individual-market-coverage>.

<sup>ii</sup> Aviva Aron-Dine, Center on Budget and Policy Priorities, *\$8 Billion Comes Nowhere Close to Meeting Republican Commitments to People with Pre-Existing Conditions*, May 3, 2017, <http://www.cbpp.org/research/health/8-billion-comes-nowhere-close-to-meeting-republican-commitments-to-people-with-pre>.

<sup>iii</sup> Sam Berger and Emily Gee, Center for American Progress, Latest ACA Repeal Plan Would Explode Premiums for People with Pre-Existing Conditions, April 20, 2017, <https://www.americanprogress.org/issues/healthcare/news/2017/04/20/430858/latest-aca-repeal-plan-explode-premiums-people-pre-existing-conditions/>.

<sup>iv</sup> Congressional Budget Office, Analysis of the American Health Care Act, March 13, 2017, <https://www.cbo.gov/publication/52486>.

<sup>v</sup> Parity Track, <https://paritytrack.org/know-your-rights/what-is-parity/>.

<sup>vi</sup> Matthew Fiedler, Brookings Institution, *Allowing state to define 'essential health benefits' could weaken ACA protections against catastrophic costs for people with employer coverage nationwide*, May 2, 2017, <https://www.brookings.edu/2017/05/02/allowing-states-to-define-essential-health-benefits-could-weaken-aca-protections-against-catastrophic-costs-for-people-with-employer-coverage-nationwide/>.