



What Women Need to Know about Health Reform: Improving Access to Mental and Behavioral Health Services

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Making mental and behavioral health care more affordable is critical for women, who use more mental health services than men on average¹ but are also more likely to report unmet mental health care needs.² Women have higher rates of diagnosis for certain mental health conditions, including depression,³ anxiety-related disorders,⁴ and eating disorders.⁵ In fact, rates of depression are twice as high in women as they are in men.⁶

The health reform law recently signed by President Obama includes many provisions of particular importance to women. Specifically, health reform will help women access mental and behavioral health care services by expanding insurance coverage for those services and increasing support for community-based mental and behavioral health care programs.

Health Reform Requires Increased Insurance Coverage of Mental and Behavioral Health Services—Some with No Cost-Sharing

- Health reform establishes a package of “essential health benefits”—categories of basic health care services—which all new health insurance plans sold to individuals and small businesses are required to cover (beginning in 2014). “Mental health and substance use disorder services, including behavioral treatment” are included in the categories insurers are required to cover.
- All health plans sold in the new health insurance exchanges (easy-to-use “insurance shopping centers” that will begin operating in 2014) will be prohibited from limiting benefits and requiring higher patient costs for mental health services than those that apply to general medical or surgical benefits.
- In addition, to ensure that cost-sharing is no longer a barrier to preventive care, health reform requires new health plans to eliminate cost-sharing for preventive services and screenings recommended by the US Preventive Services Task Force (beginning in September 2010). These preventives services include important behavioral health care, such as:
 - Alcohol misuse screening and behavioral counseling interventions;
 - Depression screening;
 - Tobacco use screening and tobacco cessation interventions; and
 - Counseling and behavioral interventions to promote weight loss for obese adults.

Health Reform Increases Access to High Quality Treatments for Depression

- Health reform authorizes grants to establish national centers of excellence for depression. These centers will provide coordinated, comprehensive health services for the treatment of depression.
- Health reform authorizes the Secretary of Health and Human Services to conduct research on the causes of, and treatment for, postpartum conditions, such as postpartum depression and postpartum psychosis. In addition, health reform authorizes

grants for programs that will provide services to women suffering from postpartum conditions and their families.

Health Reform Increases Access to Community Based Mental Health Services

- Health reform authorizes grants to establish demonstration projects that co-locate primary and specialty care services in community-based mental and behavioral health care settings in order to provide integrated care to special populations, such as adults with mental illness who also have chronic diseases.
- Health reform authorizes grants for school-based health centers, which provide comprehensive primary care, including mental health services and substance use disorder preventive services.
- Health reform authorizes the Centers for Disease Control to give grants to programs that provide public health community screenings and interventions for people between 55 and 64 years of age. These programs will include screenings for mental and behavioral health and substance abuse disorders and may include behavioral health interventions, such as those to reduce tobacco and alcohol use and to improve mental health.

For more information on women and the health reform law, visit the National Women's Law Center website: www.nwlc.org/reformmatters

¹ SAMHSA, (September 2009) Results from the 2008 National Survey on Drug Use and Health: National Findings (NSDUH): <http://oas.samhsa.gov/nsduh/2k8nsduh/2k8Results.pdf>.

² *Id.*

³ Kessler RC, Berglund P, Demler O, Jin R, Koretz D, Merikangas KR, Rush AJ, Walters EE, Wang PS. The epidemiology of major depressive disorder: results from the National Comorbidity Survey Replication (NCS-R). *Journal of the American Medical Association*, 2003; Jun 18;289(23):3095-105.

⁴ U.S. DHHS. Information about Women's Health "Men's Health: Anxiety Disorders" <http://www.4woman.gov/mens/mental/anxiety.cfm> Accessed on 4/2/09.

⁵ National Institute of Mental Health (2008). The Numbers Count: Mental Disorders in America, <http://www.nimh.nih.gov/health/publications/the-numbers-count-mental-disorders-in-america/index.shtml>

⁶ Kessler *supra* note 1.