Mental Health Reform: The Missing Link Is Insurance Coverage
Virginia’s Leading Mental Health Advocacy Organizations Call on the Legislature to Close the Coverage Gap and Expand Health Insurance Coverage for Adults with Mental Health Disorders

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Richmond, Virginia – Today, Virginia’s five leading mental health advocacy organizations – the National Alliance on Mental Illness of Virginia, Voices for Virginia’s Children, Mental Health America of Virginia, Virginia Coalition to End Homelessness, and Virginia Organization of Consumers Asserting Leadership – called on the legislature to act without delay and expand health insurance coverage to adults with mental health disorders.

“Mental health reform has been a critical issue in Virginia since 2007. It remains an extremely high priority today. There’s been a lot of focus on some aspects of reform, including capacity of service providers, the adequacy of mental health laws and policies, and approaches to improve coordination, quality, and effectiveness. We are here today to point out a missing link in Virginia’s mental health reform efforts: The missing link is that Virginia must find a way to provide basic health insurance coverage for uninsured adults with mental health disorders,” said NAMI Virginia Executive Director, Mira Signer.

An estimated 77,000 uninsured adult Virginians suffer from mental illness. About 40,000 of them have a serious illness such as schizophrenia or bipolar disorder. Many uninsured Virginians with mental health disorders go without the care they need.

Without health insurance, people lack access to the health care – and the mental health care- they need to live in the community, to work, and to care for their families. With health insurance and access to mental health care, this population can avoid unnecessary emergency room visits and costly hospitalizations. Insurance coverage and access to services can prevent mental health problems from escalating into something much more serious.

“There is no way Virginia can be successful in reforming its mental health system without addressing the enormous problem of 77,000 adults with mental health disorders who are uninsured,” said Signer.

The Senate has offered the Marketplace Virginia plan to cover the uninsured. The House of Delegates has no plan or proposal to provide insurance cover for the uninsured. The House voted against the Senate proposal last week.

The Senate’s proposed plan will:

- Infuse $1.2 billion of much-needed new resources for community mental health services between FY15 and FY22. (About $200 million per year).
- Include services such as crisis intervention and crisis stabilization, mental health supports, day treatment and partial hospitalization and various substance abuse services.
• Increase the amount of funding available for traditional psychiatric services such as outpatient appointments, prescriptions and inpatient hospitalization by about $426 million between FY15 and FY22.

• Make both mental health services and primary care available to the estimated 77,000 currently uninsured adults with mental illness.

“While we appreciate the $48 million package for mental health services proposed in the House budget, this amount pales in comparison with what the Senate is offering,” Signer said.

Jennifer Miller of Fairfax is one of Virginia’s thousands of citizens with a mental health disorder who is uninsured. “Developing bipolar disorder changed my life. I had to stop working full-time and lost my health insurance. Health care coverage would give me the care I need and hopefully manage my illness successfully for years to come,” said Miller. Miller is currently employed but is not able to afford coverage under the state health care exchange and is not eligible for Medicaid under Virginia’s strict eligibility standards.

“Ms. Miller falls into the coverage gap. The legislature needs to act swiftly and expand health insurance coverage so that she—and the tens of thousands of citizens like her who are our neighbors, friends, and family—will be able to access mental health and health care services before the point of crisis,” said Signer.

The organizations urged the General Assembly to:

1. Keep in mind the thousands of uninsured Virginians who cannot get the critical mental health care services they need.
2. Seize this opportunity to close the coverage gap.
3. Act without delay. These Virginians have waited long enough.

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