

POSITION STATEMENT IN SUPPORT

LD 1304: Resolve, to Establish the Task Force to Study Barriers to Achieving Behavioral Health Integration and Parity

Presented to Maine's Joint Standing Committee on Health Coverage, Insurance, and Financial Services

NAMI Maine supports the passage of this resolve as the next logical step to better understand the complexity of the barriers to achieving parity in financial coverage of behavioral health treatment and support for Maine citizens. As Maine's largest grassroots mental health organization, NAMI staff regularly interacts with individuals, families, and professionals seeking support and treatment options for behavioral health needs. NAMI Maine's goal and mission is to provide support, education, and advocacy for those struggling to navigate an increasingly complex system of care that presents significant barriers to access even before the question of insurance coverage arises.

The pandemic isolation and uncertainty cut many people off from their social supports and their historic coping activities during a period of increased stress. We are witnessing a resulting spike in depression, anxiety, and substance use. Nationally, a survey conducted in June and July of 2021 revealed a shocking 48% of young adults aged 18 to 25 reported symptoms of anxiety, depression, or both. Drug overdose deaths have risen steadily in the last few years, and each year Maine sets a new record for the number of people lost to overdoses. This rapidly expanding need for treatment is met with significant waitlists and bottlenecks in service delivery resulting from historic workforce shortages.

Beyond these systemic issues, people seeking care also face additional hurdles within their health plan administration. These may include:

- health plans may be less likely to grant prior authorization for inpatient behavioral health treatment than for inpatient medical services, leading to delays in obtaining care
- Limits on the level and duration of care. Health plans often pay behavioral health providers lower payment rates than they do for other medical providers, dissuading them from joining plan networks and making it harder for enrollees to find in-network providers and timely appointments.
- As a result, enrollees are more likely to use an out-of-network provider for behavioral healthcare—and therefore pay higher out-of-pocket costs—than for other medical care.

NAMI Maine frequently hears of providers who make the difficult decision of accepting new clients and caseloads based on reimbursement rates and coverage of different providers. This leads to ongoing challenges to provide excellent care within the current practices and policies. This results in an even more marked disparity in access that further limits care for those without financial means.

Maine citizens deserve to have barriers to accessing care removed as they reach out to embrace behavioral health treatment. NAMI Maine urges passage of this resolve and questions only if the December 6, 2023, timeline will allow the taskforce enough time to complete its assigned work.

- *ABOUT NAMI MAINE: Incorporated in 1984, the National Alliance on Mental Illness, Maine Chapter (NAMI Maine) is the state's largest grassroots mental health organization. With support from national and regional affiliates, the agency is dedicated to building better lives for everyone impacted by behavioral health concerns. NAMI Maine engages with leaders and community partners at all levels to improve the state's mental health system through collaboration and education.*