



PROTECTING AMERICANS'
COVERAGE TOGETHER

Modernizing Mental Health Care in America: How Policymakers Can Support Employer Efforts to Expand Access to Services

SOLUTIONS FROM *Protecting Americans' Coverage Together*

As our nation emerges from the COVID pandemic and related mental health crisis it exacerbated over the past several years, patients, employers, and policymakers are exploring innovative opportunities to facilitate access to care. Specific shortcomings of our mental health system were exposed during the pandemic which also exacerbated the supply and demand gap between providers and patients. This imbalance continues to be a fundamental obstacle. While access has been expanded and enhanced within employer-sponsored insurance (ESI) offerings and the adoption of telehealth as a modality, additional solutions and reforms are needed to

address the evolving mental health challenges in America, including substance use disorders. While employers have made significant investments to address the ongoing health challenge compounded by workforce shortages, more action is needed by policymakers to provide the support that millions of people need right now. By further expanding access with telehealth, strengthening the provider workforce, and better integrating care, we can improve mental health. American employers are committed to supporting the mental health of their workforce and are eager to work with policymakers to advance these three solutions.



U.S. Chamber of Commerce



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1 Expand Access with Telehealth

Policymakers and employers alike have taken steps to expand access to mental health services with telehealth, but additional progress is possible. Temporary telehealth flexibilities during the pandemic improved access to behavioral health providers. Through telehealth, individuals were able to obtain treatment from providers beyond the immediate geographic area which mitigated barriers in communities hamstrung by workforce shortages. However, to preserve this access, we must make permanent these temporary telehealth flexibilities by:

- **Removing in-person visit requirements as a constraint for individuals receiving mental health services through telehealth.**
- **Encouraging and permitting flexibility in the delivery of telehealth services, including through audio-visual or audio-only care.**
- **Permanently extending telehealth flexibilities established during the COVID-19 pandemic, including permanently removing limits on where patients receive care (geographic and originating site requirements).**
- **Promoting the accelerated implementation of the investments made by Congress for broadband and telehealth infrastructure.**
- **Making permanent employers' ability to offer telehealth care on a pre-deductible basis for ESI beneficiaries enrolled in health savings accounts and high deductible health plans.**

2 Strengthen the Provider Workforce

The demand for behavioral health services is growing tremendously, but there is a shortage of quality providers in far too many communities, especially in rural and underserved areas. Even more worrisome, the country is facing an even greater worker shortage as existing providers are approaching retirement and experiencing increased burnout. For example, approximately 70% of practicing psychiatrists are 50 years or older and nearly two-thirds of employers cite a lack of mental health/substance-use disorder providers in certain locations. We cannot solve the mental health challenges in America without strengthening the provider workforce by:

- **Training additional personnel to deliver non-clinical behavioral health services through additional oversight, quality assurances, and guidance to support their long-term career growth.**
- **Providing additional resources to train primary care providers to manage mild to moderate behavioral health needs for children and adolescents.**
- **Expanding support for wraparound community services to fill gaps in care, particularly in rural areas.**
- **Promoting diversity in the workforce and improving access to culturally relevant care through advancing workforce equity, as well as cross-cultural and implicit bias training.**
- **Expanding the number of Medicare Direct Graduate Medical Education slots and dedicating a specific number of slots to train new mental health professionals.**
- **Allowing licensed health workers such as social workers, nurse practitioners and others to practice to the top of their profession when delivering mental and behavioral health services.**

3 Better Integrate Mental and Physical Health Care

Patients, providers, and employers alike are looking for opportunities for care to be integrated in an efficient manner that holistically addresses the broad range of physical, mental and behavioral health conditions which are often interrelated and complex. By better integrating behavioral health and primary care, providers can improve outcomes, reduce unnecessary costs, strengthen overall health, and mitigate any remaining stigma around mental health conditions. To better coordinate treatment in a holistic manner, our system should:

- **Expand the use and adoption of the Collaborative Care Model.**
- **Integrate behavioral health services into primary care and annual wellness visits to improve early detection and better serve the individual needs of patients.**
- **Develop guidance for payers to expand the use and adoption of value-based arrangements and alternative payment models.**