



Finding Stories Behind the Affordable Care Act

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Initial Observation

We Must Address

SOCIAL JUSTICE

The ACA will address many social justice concerns!

- Insurance coverage for 20 million poor and 20 million near-poor citizens
- **Health benefits for 13 million persons with behavioral health conditions***
- **Safe Harbor for those with severe illnesses**
- New focus on prevention and promotion, not just disease care

Where we stand today

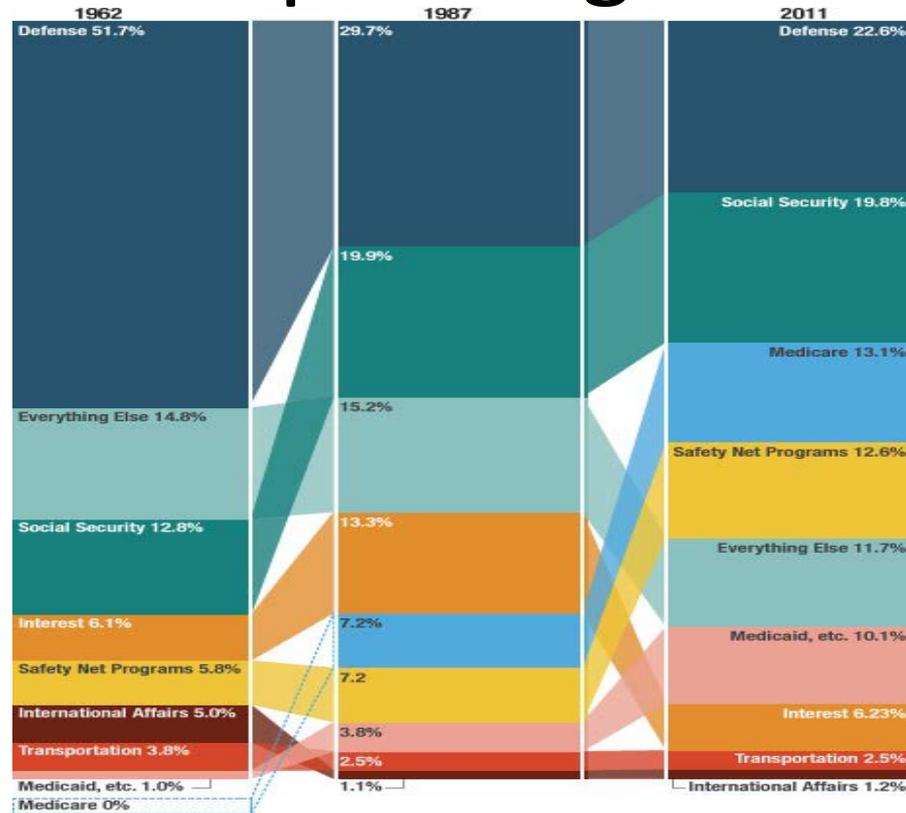
- State Health Insurance Marketplace: 10.5 million enrolled; 2.6 million with behavioral health conditions enrolled.
- State Medicaid Expansion : 8.5 million enrolled; 3.4 million with behavioral health conditions enrolled.
- 13 million uninsured with behavioral health conditions – 6 million currently enrolled =
7 MILLION REMAIN TO BE ENROLLED.

Moving quickly into ACA implementation

- Become involved
- Work together
- Work quickly
- Work smartly

- **New Enrollment Period: November 15 – February 15!**
- **ISSUE:** Do you know this? Does you know how to enroll an uninsured person?

CONTEXT: 50 Years of Federal Spending



CONTEXT: Some Mini Trends Toward 2020

- Whole health, person-centered care, and recovery advance rapidly.
- Peer support and health navigation become ubiquitous.

CONTEXT: Some Demographic Trends

- Changing U.S. demography
 - Bigger (282 → 350M)
 - **Older (12 → 18%) (\$27T Medicare; \$11T Soc Sec)**
 - More racially and ethnically diverse (81 → 78% white)
- **Medicaid (→ 80M) and Medicare (→ 75M)** will continue to grow.

CONTEXT: Some Important Facts for Behavioral Health Care

- People with behavioral health conditions still **die 25–35 years earlier** than others.
- **One million** people with behavioral health conditions **will die from heart attack or stroke** in the next 5 years.
- Behavioral health conditions are implicated in all major chronic diseases and vice versa, such as heart disease and epilepsy.

Implementing the ACA

ACA Overview Article

- **The Affordable Care Act: Overview and Implications for County and City Behavioral Health and Intellectual/Developmental Disability Programs**
- Ron Manderscheid, PhD
- *JOURNAL OF SOCIAL WORK IN DISABILITY AND REHABILITATION*
- **Abstract**
- We begin by reviewing the five key intended actions of the ACA—insurance reform, coverage reform, quality reform, performance reform, and IT reform. This framework provides a basis for examining how populations served and service programs will change at the county and city level as a result of the ACA, and how provider staff also will change over time as a result of these developments. We conclude by outlining immediate next steps for county and city programs.
- Article can be accessed at: <http://www.tandfonline.com/doi/full/10.1080/1536710X.2013.870510#.UwePis7EUs0>

Point of View

The ACA is about ...

Insurance Coverage

and

Care Access

ACA Keynotes

- **Person-centered care**
- **Shared decision making**
- **Whole health**

Role of Parity

- **Essential Health Benefit (EHB)** for private insurance must be at parity. What does parity mean?
- **Medicaid Benchmark Benefit** must be at parity.
- Parity does extend to **all** new individual and small group plans beginning in 2014.
- What about parity for current Medicaid and Medicare beneficiaries?
- **ESSENTIAL TAKE-AWAY: Parity was essential to get behavioral health to the health reform table.**

Quick ACA Overview

- Insurance reform
- Coverage reform
- Quality reform
 - Payment Reform
 - Performance Reform

ACA Medicaid Expansion

- Fact: For states that choose this option (now 28 + DC), designed for all uninsured adults up to 133 percent of poverty (plus discounted 5 percent of income).
- **Overall 40% with Behavioral Health Conditions. (About 7% will have a Serious Mental Illness and about 14% will have a Substance Use Disorder).**
- **KEY ISSUES TO CONSIDER:**
 - What is the effect of a State opting out?
 - Are eligible uninsured persons aware of the opportunity?
 - Will persons with mental health and substance use conditions actually enroll?

ACA Health Insurance Marketplace

- Fact: Open Enrollment Period will operate in **ALL STATES** from November 15, 2014 to February 15, 2015. Scope is all uninsured adults **above** 133 percent of poverty (plus discounted 5 percent of income).
- **Overall 25% will have a Behavioral Health Condition. (About 6% will have a Serious Mental Illness and 14% will have a Substance Use Disorder).**
- **KEY ISSUES TO CONSIDER:**
 - Are eligible uninsured persons aware of the opportunity?
 - Will persons with mental health and substance use conditions actually enroll?
 - Will the insurance benefits be adequate? What about deductibles and co-pays?

ACA New Coverage Mandates

- Facts:
 - Certain prevention and promotion services now have no co-pays or deductibles;
 - **Guaranteed Insurance for pre-existing conditions** now covers all ages since January 1, 2014;
 - Those **up to age 26** can now remain covered by family policies (more than 3+ million enrolled).
- **KEY ISSUES TO CONSIDER:**
 - Will persons with mental health and substance use conditions actually seek care?
 - How can we improve outreach to these people?

ACA—Health Homes and ACOs

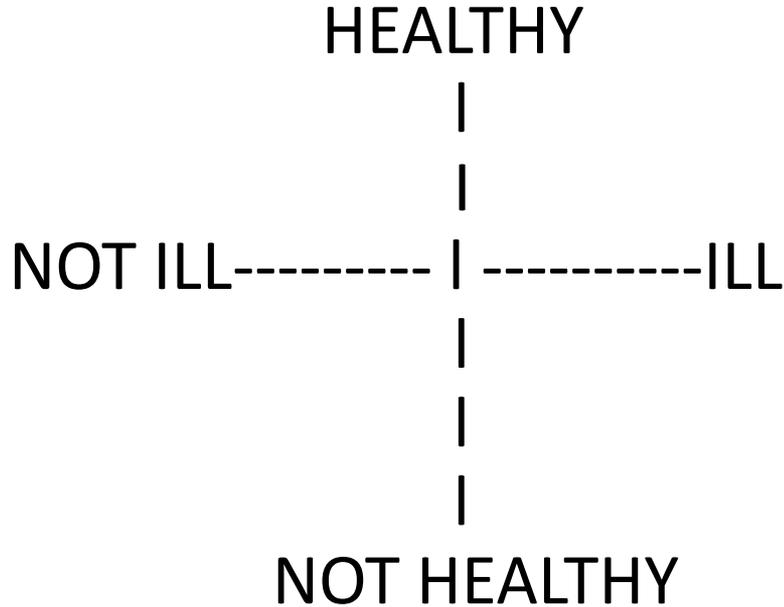
- Fact: **Everyone (including you) will be in a “health home”/ “medical home” by 2020.**
- Likely Future
 - Health homes will be operated by ACOs.
 - Behavioral health entities may form ACOs.
 - Think about some out of the box approaches— a county or community collaborative!
- **KEY ISSUES TO CONSIDER:**
 - Will people seek care from health homes?
 - How will health homes change the stigma of mental illness and substance abuse?

ACA—Health Homes and ACOs

- Fact: We **do** have a lot to offer ACOs!
- Likely future
 - We can and should contribute the concepts of **recovery** to chronic illness care.
 - We can and should contribute the concept of **resilience** (“**well-being**” and good “**health-related quality of life**”) to prevention and promotion care.
 - We can contribute **peer support** and health navigation for cost reduction and improved outcomes.
- **KEY ISSUES TO CONSIDER:**
 - How will recovery and resilience change the nature of health care?
 - How will peer support change behavioral healthcare?

A few words about prevention and promotion

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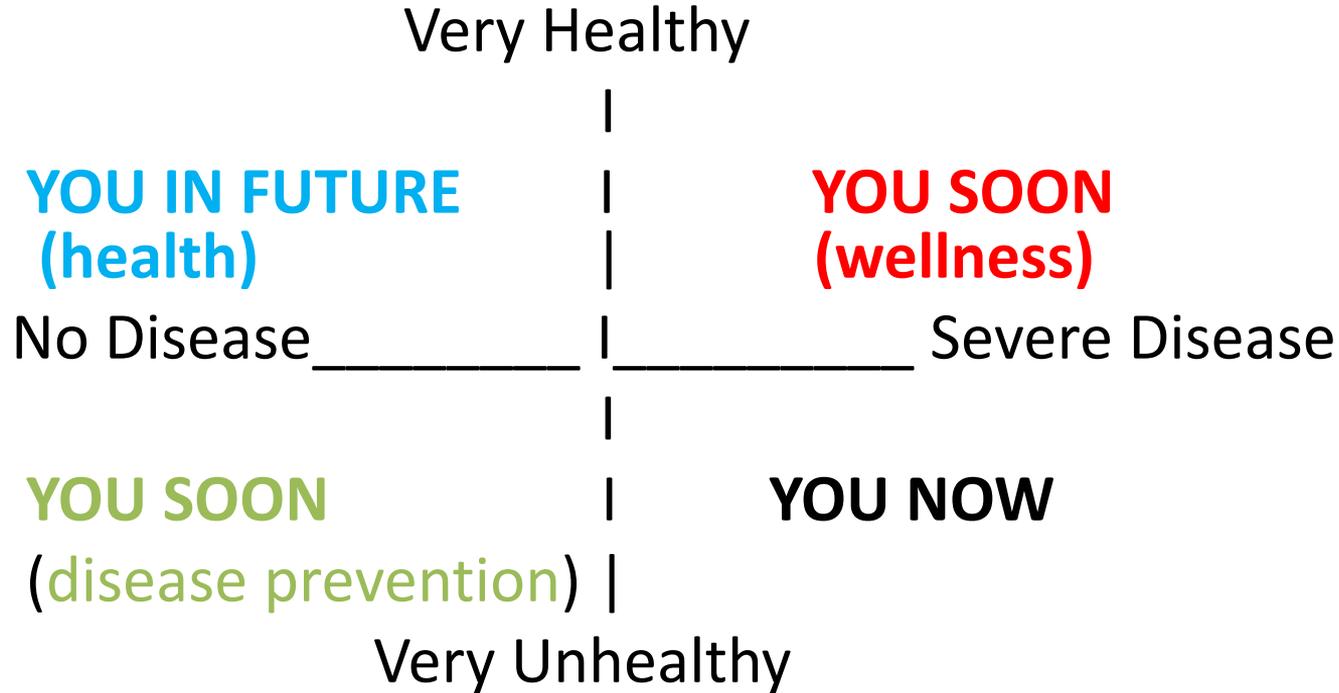
Wellness Model Applied



New Ideas: Our “Health First Era”

- **Personal:**
 - Health (physical, mental, social)
 - Health **Literacy**
 - Health **Activation**
- **Community:**
 - Effects on Personal Health
 - Personal Health Literacy about Community
 - Community Activation (Public and Population Health)

Understanding ACA Disease Prevention and Health Promotion



Key planning questions

- --What are some of your fears about the ACA, such as integrating behavioral health and primary care?
- --What steps are you and your organization planning to take to prepare for ACA integration? Any new partnerships?
- --What vision/strategy/tactics do you think will be necessary to accomplish ACA integration? Short-term? Longer-term?
- --How do you plan to do work with your State Health Insurance Exchange? State Medical Expansion? Specifically?

Contact Information

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