



Beginning in 2014, new health coverage will become available under the Patient Protection and Affordable Care Act (ACA)<sup>1</sup>. An online health insurance marketplace will offer affordable private plans with health and mental health coverage at parity. In most states, uninsured Americans with low incomes will be able to qualify for Medicaid. Insurance market reforms are already under way.

### Why do we need the new health law?

Over 11 million people living with a mental illness in this country are uninsured<sup>2</sup>. Uninsured adults are more than twice as likely to delay or skip medical care, leading to serious health issues, problems at school or on the job, emergency services and hospitalization<sup>3</sup>.

- In most states, adults without children cannot get Medicaid unless they are on disability (SSI).
- Even people with health insurance face unequal—or no—benefits for mental health or substance abuse services.

### How does the new health care law help you and your family?

1. **Parity coverage** through Health Insurance “Marketplaces”—more, fairer options for private insurance
  - All individual and small group plans in the Marketplaces must include coverage for mental health and substance abuse services at the same level as other types of care.
  - If your income is between 100 and 400 percent of the federal poverty level, you can get extra government help to pay for insurance that you buy through one of the state exchanges<sup>4</sup>.
  - **Advocacy Point!** In states that choose not to expand Medicaid, people with incomes at 100 percent of the federal poverty level or less will get no subsidies at all.

2. New coverage through Medicaid for all low-income Americans under age 65 without access to other health care coverage

- Before the new law, Medicaid was only available to pregnant women, children and people with disabilities with incomes below a state-defined level.
- Now, if your state chooses to expand Medicaid, you will be eligible based on income, not disability. You’re eligible if your income is at or below 133 percent of the federal poverty line (FPL).

Are you eligible for Medicaid Expansion plans or government help buying insurance?<sup>5</sup>

Family Size	100%	133%	400%
1	\$11,170	\$14,856	\$44,680
2	\$15,130	\$20,123	\$60,520
3	\$19,090	\$25,390	\$76,360
4	\$23,050	\$30,657	\$92,200

3. Health insurance reforms protecting you, the consumer
  - The new health care law ends limits on coverage:
    - Starting now, insurance providers can no longer limit how much they cover during your lifetime for mental health and substance abuse care.
    - Starting in 2014, providers can’t limit how much they cover per year on these services.
    - **Advocacy Point!** Ending spending limits on coverage is especially important for anyone who has a mental illness, because recovery is an ongoing process. Gaps in treatment due to limits on care can be harmful or even fatal.

- The new health care law protects health coverage for you and your family:
  - Your children can now remain on your plan until they turn 26, which means they will now be covered for the years when symptoms of mental illness usually appear, or when someone is likely to experience a first episode.
  - Starting now, your children can no longer be turned down for insurance due to a pre-existing health problem, including mental illness. Starting in 2014, no one can be denied insurance due to a pre-existing health problem. In the meantime, go to [www.pcip.gov](http://www.pcip.gov) to buy insurance on the new government plan for those with pre-existing conditions.
  - Insurance providers can no longer cancel your insurance unless you lie to the company or commit fraud<sup>6</sup>.
- Insurance providers are not allowed to charge different rates of payment for mental health services than for other medical services, or require more steps to get mental health services than other medical services.
- All new insurance plans, starting in March 2010, will cover 100 percent of costs for preventive services like depression screening.

## Bottom Line

Approximately 10 million children and adults living with mental illness will gain fair and equal coverage through the health law<sup>7</sup>.

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## Resources

Kaiser Family Foundation: *Health Care Hits Main Street*  
<http://healthreform.kff.org/The-Animation.aspx>

Health Care Foundation of Greater Cincinnati  
<http://reform.healthfoundation.org/>

NAMI on Health Care Reform  
[www.nami.org/policy](http://www.nami.org/policy)

## References

- <sup>1</sup>U.S. Department of Health & Human Services. (March 2010). The Patient Protection and Affordable Care Act (PPACA). Retrieved from <http://healthcare.gov/law/full>
- <sup>2</sup>SAMHSA. (n.d.) Behavioral Health Needs of the Newly Eligible and Enrollment Assistance Best Practice. Retrieved from [www.nga.org/files/live/sites/NGA/files/ppt/1204POPULATIONMALONE.PPT](http://www.nga.org/files/live/sites/NGA/files/ppt/1204POPULATIONMALONE.PPT)
- <sup>3</sup>The Henry J. Kaiser Family Foundation. (Oct. 2011). *Kaiser Commission on Key Facts: The Uninsured and the Difference Health Insurance Makes*. Retrieved from <http://www.kff.org/uninsured/upload/1420-13.pdf>
- <sup>4</sup>The Health Foundation of Greater Cincinnati. (Aug. 2012). Learn About the Patient Protection and Affordable Care Act. Retrieved from <http://reform.healthfoundation.org/>
- <sup>5</sup>Foundation for Health Coverage Education. (Jan. 2012). *2012 Federal Poverty Level*. Retrieved from [http://coverageforall.org/pdf/FHCE\\_FedPovertyLevel.pdf](http://coverageforall.org/pdf/FHCE_FedPovertyLevel.pdf)
- <sup>6</sup>The Health Foundation of Greater Cincinnati. (Aug. 2012). The New Healthcare Law and You. Retrieved from [http://reform.healthfoundation.org/upl/ACA\\_Overview\\_070312.pdf](http://reform.healthfoundation.org/upl/ACA_Overview_070312.pdf)
- <sup>7</sup>SAMHSA. (Oct. 2010). *Strategic Initiative #4: Health Care Reform*. Retrieved from <http://www.samhsa.gov/about/siDocs/healthCareReform.pdf>