

The Impact of Insurance on Behavioral Health

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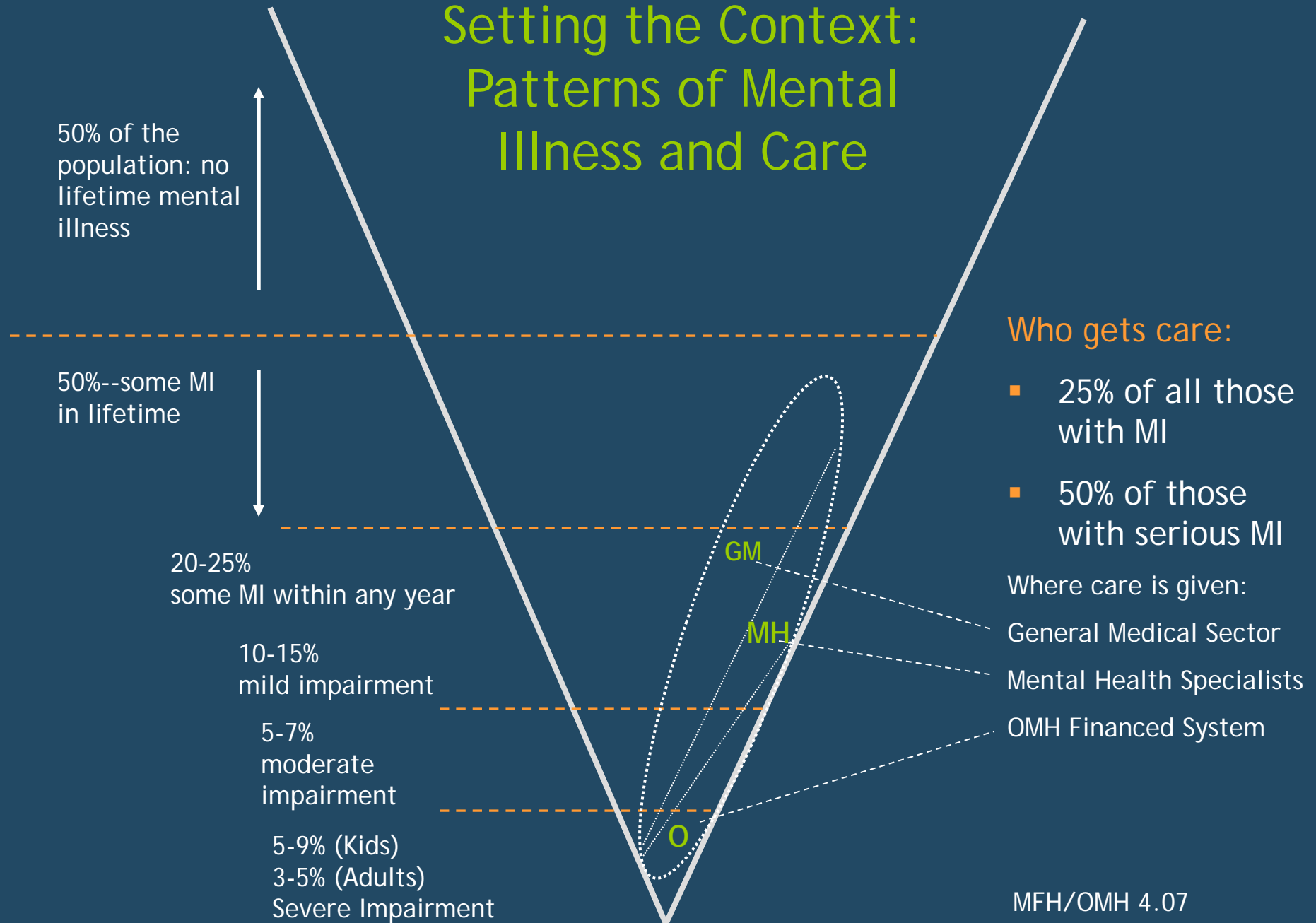
Executive Deputy Commissioner

NYS Office on Mental Health

Behavioral Health Challenges

- Address scope of service needs
- Increase availability of outpatient care
- Importance of early intervention
- Integration with general health care
- Reduce Fragmented Care

Setting the Context: Patterns of Mental Illness and Care



Fragmented Care

- Lack of care coordination
- “Nobody’s Patient”
- Lack of Medical Home
- No clinic utilization standards
- Limited mobile care
- After hours emergencies

Managed Care Models

- All in HMO Plans
- Carve out of Behavioral Services
- Hybrid Model
 - SMI Out
 - Specialty services out
 - Managed behavioral benefit

Clinic Reform

- Required by HPPA
- COPS vulnerability
- More flexible services
- More granular reimbursement
- Indigent care pool
- Change in business practices
- Payor mix is critical

Insurance Reform

- Medicaid Managed Care
 - Government Rates
 - Network Adequacy
 - Access Measurement
 - Outcomes
- Commercial Insured
 - Network Adequacy
 - Access Measurement
 - Outcomes
 - Regulatory Oversight

Federal Reform

- Who is covered?
- What is the behavioral benefit?
- Approach to NYS Medicaid over poverty level?
- How will commercial carriers be regulated?
- Indigent care pool?
- Impact of DSH reductions?