

HHS LISTENING SESSIONS

The Affordable Care Act (ACA), will substantially expand health insurance coverage for Americans, largely through state health insurance Exchanges for individuals and small businesses, and through an expansion of Medicaid for low income individuals and families. ACA requires the plans in the Exchange, as well as Medicaid expansion plans, to cover a set of “essential health benefits” that include mental health and substance use disorders.

The Department of Health and Human Services (HHS) has been holding Listening Sessions, open forums around the country to seek public input regarding the ACA from all Americans including patients, doctors, employers, policymakers, consumers and others.

Mental Health America of Georgia believes that:

- Essential benefits should reinforce the doctor-patient relationship and ensure that the treatments prescribed by a physician are not impeded by outside forces based on financial rather than medical circumstances.
- Essential benefits should ensure access to affordable health care, leading to improved health outcomes and potentially lower overall costs. When people are prevented from receiving the most appropriate treatment as determined by their physician, they often suffer complications that lead to further treatments, and ER visits, increasing the cost of their care.
- The Specialty Tier System will diminish affordability of mental health medications and will not work for the benefit of mental health consumers. The Specialty Tier System will result in higher cost of mental health medications. Currently, consumers with insurance pay a “co-pay” where the insured pays a fixed amount for treatment or prescription with the remaining amount covered by insurance. Unfortunately, some insurance companies may list the most expensive treatments in a “specialty” tier, meaning that the insurance company will pay only a minimal amount for the drug, resulting in a higher out-of-pocket payment.