



QUICK INFORMATION ABOUT CHILDREN AND FAMILIES IN THE AFFORDABLE CARE ACT

Children's Behavioral Health

May 2012

Issue

Children's behavioral health impacts learning and social functioning. It is important to identify behavioral health needs early. Effective prevention and treatment can improve the lives of infants and toddlers, adolescents, young adults and their families.

- Nearly 1 in 5 children suffer from a diagnosable mental health disorder; only 20% to 25% receive treatment.
- Over 10% of New York's children ages 2 to 17 have one or more emotional, behavioral or developmental condition. More than 38% have two or more conditions.
- Adversity in early childhood increases the risk of disease and behavioral problems later in life.
- Nearly 15% of children ages 0-5 experience social-emotional problems that negatively affect development and school readiness.

New York has a number of insurance provisions that benefit behavioral health. Insurers cannot deny coverage to anyone because of a pre-existing behavioral diagnosis. There must be parity between medical and behavioral benefits. And young adults can stay on their parent's insurance until they reach age 30.

What the ACA does

- The health Exchange will make it easier for families to get coverage and keep it, regardless of their job status. Continuity of coverage is important to continuity of care.
- The Exchange will make it easier for families to choose a plan that best meets their needs. Health insurance plans that participate in the Exchange must provide coverage for behavioral health and substance use disorders.
- Health plans can't place limits on the amount spent on lifetime or annual benefits, including behavioral health.
- Includes funding for loan forgiveness and training for children's mental health providers.

Steps New York can take

- Ensure that benefit packages of health plans in the health Exchange provide the broadest coverage for behavioral health. This should include inpatient and out-patient treatment, medications, rehabilitation and social-emotional screenings in early childhood.
- Assure that behavioral health networks in insurance plans have the number and types of providers to meet the needs of all children.
- Address shortages in the behavioral health workforce that serve children through targeted loan forgiveness and training programs.