Insured Families Do Not Have Access to All Treatments for a Child with a Serious Mental Illness

- Approximately 3 million Illinoisans have health insurance regulated by the state. About 120,000 of those will have a serious mental health condition resulting in disability without effective early treatment.
- 75% of mental health conditions begin between ages 14-24. For purposes of early treatment, insurance does not cover some of the most effective approaches. The parity laws do not address this issue.

Evidence Shows the Earlier We Treat, the Better the Chances of Wellness and Recovery

- Treatment can mean wellness, symptom management, recovery, school completion and employment
- 8-10 Years: Average delay between onset of symptoms and the right treatment
- When the right treatment is absent: Hospitalizations, suicide, disability, addiction to self-medicate. Disability is a permanent move to Medicaid, resulting in enormous, preventable cost shifting to the state

Why Should Families with Insurance Be Excluded from Coverage of Highly Effective Treatment Approaches that Could Stabilize their Child?

Publicly-Covered Treatment Approaches:

1. Assertive Community Treatment (ACT): Multi-disciplinary team; services come to the person. Over 25 randomized clinical trials showing effectiveness. (Covered by Medicaid across the country)
2. Community Support Team (CST): Derivative of ACT; lower intensity. Shown positive outcomes under Illinois Medicaid for decades. (Similar models covered by Medicaid across the country)
3. First Episode Psychosis Treatment (FEP): Coordinated specialty care team; services come to person/family. Positive national research: National Institute of Mental Health since 2008. Covered through federal grants.

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Cost Comparison of Treatment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospitalization</td>
<td>$944</td>
</tr>
<tr>
<td>FEP</td>
<td>$52</td>
</tr>
<tr>
<td>ACT</td>
<td>$28</td>
</tr>
<tr>
<td>CST</td>
<td>$25</td>
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</tbody>
</table>

There is NO state cost. Bill excludes plans if there is a federal ruling that Illinois is to defray any costs.

Insured families have the right to coverage of ALL evidence-based treatments for a child with early signs of a serious mental health condition.
Mental Health Treatment Models Not Covered by Private Insurance

### Assertive Community Treatment (ACT)
- Intensive community-based intervention (services come to where patient lives)
- Multi-disciplinary team: psychiatrist, nurse, licensed clinician and other mental health/substance use professionals
- Services provided where the person lives rather than in a clinic setting
- Psychiatry
- Crisis intervention services, crisis planning and response
- Peer support and person-centered treatment planning
- Integrated dual disorder treatment
- Family education
- Medication monitoring and support
- Wellness skills, daily living and other skill development
- Coordination of behavioral and medical care

### Community Support Team (CST)
- Multi-disciplinary team; less intensive than ACT
- All features of ACT except psychiatry and nursing

### First Episode Psychosis (FEP) Treatment
- Coordinated specialty care model with multi-disciplinary team
- Services come to patient and family
- Psychotherapy for cognitive and behavioral health treatment
- Family education and support
- Intensive case management
- Medication management
- Coordination with behavioral and medical care
- Resiliency training
- Crisis intervention services
- Peer support
- Integrated substance use treatment
- Supported education and employment

### Private Insurance Coverage of Mental Health Treatment
- Psychotherapy
- Psychiatry
- Medication and medication management
- Hospitalization
- Residential treatment


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2. Prevalence from NAMI, Mental Health Facts in America, (applied to Illinois using U.S. Census Bureau data).
3. NAMI, Mental Health Facts, Children and Teens (citing the National Institute of Mental Health).
7. Schizophrenia Bulletin, Cost-Effectiveness of Comprehensive, Integrated Care for First Episode Psychosis in the NIMH RAISE Early Treatment Program, January 2016; Comprehensive Versus Usual Community Care for First-Episode Psychosis: 2-Year Outcomes from the NIMH RAISE Early Treatment Program.