Insurance Parity for Children’s Mental Health Services

Educational Conference Board SUPPORTS provisions included in both the Governor’s and Senate’s budget proposals to close gaps in insurance coverage for mental health services for children and young people.

The ECB, comprised of the seven leading statewide public school organizations representing parents, classroom teachers, school related professionals, school boards, building administrators, superintendents, and school business officials, supports the following proposals to improve insurance coverage for mental health services:

- Requiring commercial insurance providers to pay for school-based mental health services at a level equal to the higher paying Medicaid rate, to ensure timely access and coverage for all children across the state—this step is critical to expanding the availability of school-based mental health clinics;
- Requiring payment parity for behavioral health telehealth services—a model especially valuable for rural communities—as well as mandating the use of medical necessity criteria designated by the state Office of Mental Health, and authorizing lawsuits by insureds for state law parity violations;
- Requiring commercial insurers to provide reimbursement for crisis services including mental health mobile crisis services and crisis residential services;
- Prohibiting insurance companies from denying access to medically necessary, high-need, acute and crisis mental health services for both adults and children; and
- Strengthening network adequacy and utilization review standards, adopting appointment availability and geographic accessibility standards for behavioral health services to ensure adequate access to in-network providers in-person or via telehealth.

School districts have prioritized strengthening the support they can provide to students needing help with mental health issues. But even before the pandemic, concerns were great about the mental and emotional well-being of students and the availability of services beyond schools, especially for young people requiring acute care. Those concerns have escalated, consistent with findings reported in a December 2021 advisory by the U.S. Surgeon General:

Since the pandemic began, rates of psychological distress among young people, including symptoms of anxiety, depression, and other mental health disorders, have increased. Recent research covering 80,000 youth globally found that depressive and anxiety symptoms doubled during the pandemic... Early clinical data are also concerning: In early 2021, emergency department visits in the United States for suspected suicide attempts were 51% higher for adolescent girls and 4% higher for adolescent boys compared to the same time period in early 2019.

For all the foregoing reasons, the Educational Conference Board supports the Governor’s insurance parity reforms for child mental health services and urges enactment with the 2023-24 state budget.