

Project Access: An Investigation of Access To Quality Mental Health and Addictions Care

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Did you know that health insurers are mandated by government to offer panels of providers so that families can find easily accessible care for their loved ones—and not only for physical illnesses?

This requirement is known as *network adequacy*, referring to adequate networks of care. However, the problem of timely access for care is more complex and may begin with a family's hesitance to ask for help and to reveal that they are living with someone who is struggling with a mental illness or addiction.

Project Access

To shed light on these issues, in 2017 North Shore Child & Family Guidance Center, located in Nassau County, Long Island launched *Project Access* and surveyed almost 650 respondents across Long Island, NY about their experiences regarding the ease or difficulty with which they were able to access mental health or chemical dependency care.

Project Access was supported by the Long Island Universalist Unitarian Fund of the Long Island Community Foundation. A task force of providers, parents and legislators signed on to support the



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project. Our research partner in the effort was LIU-Post School of Social Work.

The Problem of Access is Complex

Families coping with mental illness or addiction do not as readily seek help as they might for heart disease, cancer or diabetes. Why? As the results of the Project Access survey suggest, it could be related to personal indecision, often stemming from stigma and the shame it generates.

Stigma Looms Large and Can Lead to Reluctance to Seek Help

When there is a mass shooting and the perpetrator is labeled mentally ill, it casts a shadow on all people with mental illness, despite the fact that this group of people is disproportionately the victims of violence. 36% of survey respondents cited stigma as an impediment to seeking care.

Attitudes like this reinforce stigma and can lead to reluctance for those in need to seek help in a timely manner to address issues including discrimination in school or in the workplace; and bullying, violence or harassment. These attitudes may lead to individuals believing that they can never improve their lot in life and feeling let down by health insurance companies and providers that do not meet their mental health needs.

The United States has chronically failed to treat illnesses above the neck the same as illnesses below the neck. For example, a parent who would not hesitate to reach out for help if their child was in an accident and appeared to have broken an arm might wait weeks or even months, if not longer, to ask for help if it was a mental health crisis or substance abuse problem.

Clearly, as this study reveals, despite any progress made in eradicating stigma, we still have a long way to go with respect to public education and mental health awareness.

When Providers Do Not Accept Your Health Insurance

What makes the problem of stigma even more insidious is that once an individual or their loved ones pick up the phone to ask for help, they are told repeatedly by providers, "I'm sorry, I don't accept that insurance any longer, I only accept cash." Many cannot afford the rate charged by providers, and there is a chance they will give up.

When a parent gives up they risk their child deteriorating further. This is also true for adults with mental illness and increases the odds that they will ultimately need more costly care or confinement such as hospitalization or incarceration. Almost 40% of survey respondents identified affordability as an obstacle to seeking care.

A number of respondents chose to write about their experiences in more detail. As one of them remarked, "I work for a school district and we work with families on a daily basis where they cannot find a provider that will accept their insurance or they cannot afford the copayment. Personally, a family member within my household required therapy and we had difficulty finding a provider and when we did, scheduling was a nightmare because so many patients were trying to see him. I believe it was because he was one of the few willing to accept multiple insurance policies."

The Challenge of Finding Accessible and Affordable Care

Almost 50% respondents indicated that it was more difficult finding help for men-

tal health or substance abuse/addiction problems than finding help for physical illnesses and most particularly when they were in crisis. Nearly 40% of respondents said that their insurance company did not have an adequate number of providers. These findings suggest that, despite federal parity law, more needs to be done to ensure adequate networks of providers for people living with mental illness and addiction.

The Commercial Health Insurance Industry

After reviewing the research, Project Access committee member and educator Dr. Ilene Nathanson, Chair of the Social Work Department at LIU Post, concluded, "If the definition of insurance is protection then the gross inadequacies of our insurance system are laid bare in this study. Delays, lack of affordability, outright inaccessibility—all courageously endured by human beings in need of mental health care. *It is time that the insurance industry stepped up to the task of protecting.*"

Monitoring and Enforcing Network Adequacy - A Call to Action

Governor Andrew Cuomo created the Department of Financial Services, charged with the responsibility to monitor private health insurers to ensure that they have adequate networks of care as a condition of their license. This means they must demonstrate the consistent ability to provide timely access to care for individuals and their families. Yet, data reveal that people experience long delays in obtaining necessary mental health and addictions care.

Private health insurers pay substandard rates of reimbursement for mental health and addictions care. Consequently, a growing number of providers including community-based organizations no longer participate in an insurance network because they cannot afford to accept such low rates. The insurers fail to carefully monitor their lists of providers and New York State fails to monitor and regulate the insurers for network adequacy.

According to New York State Senator Todd Kaminsky, an honorary Project Access committee member, "In this day it is disgraceful that mental health treatment is still not being taken seriously. Turning children and families in need away is simply unacceptable."

Senator Kaminsky, who cited complaints from numerous constituents, wrote to the New York State Department of Financial Services (DFS) expressing his deep concern about that lack of commercial insurance coverage for mental health services for middle class families on Long Island. In his letter, he wrote, "This lack of access to care is alarming and I hope DFS will immediately respond to my letter by commencing a thorough investigation of this issue." The lack of response led to the launch of Project Access.

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We call on Governor Cuomo and the New York State Department of Financial Services to launch a thorough investigation of this issue. Be an advocate for children, individuals and families who desperately need care. We need you to stand up with us.

Please Contact the Governor's Press

Office: (518) 474-8418, or by Email at Press.Office@exec.ny.gov. To see the full Project Access report go to www.northshorechildguidance.org and click on the Project Access tab.

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