Managing Your Mental Health With Or Without Insurance Coverage

Numerous programs are available to help uninsured Americans who struggle with mental health issues.

• Children’s Health Insurance Program (CHIP)—In 2017, an estimated 9.4 million children were covered under CHIP, funded jointly by states and the federal government for uninsured children up to age 19. Like Medicaid, CHIP guidelines are also implemented by each state, so eligibility for coverage may vary.

In addition, there are many facilities and centers that provide services for those with mental health and/or substance use disorder needs at a lower cost or work within a patient’s insurance policy:

• Mental Health America affiliate locations are nonprofit organizations found in 41 states that help patients navigate the mental health system, providing education, support services and rehabilitation services.

• The Substance Abuse & Mental Health Services Administration features a behavioral health treatment facilities locator where you can specify the kind of behavioral health services you are looking for, your insurance type (e.g., Medicaid, Medicare, etc.) and payment ability (e.g., sliding scale fee, cash, etc.).

• With more than 1,000 National Alliance on Mental Illness (NAMI) affiliate locations and state organizations, NAMI lists free resources and educational programs.

• Certified Community Behavioral Health Clinics receive Medicaid reimbursement for their mental health and substance use disorder services, including 24-hour crisis care, care coordination, evidence-based practices and integrated physical care. These facilities are currently available in eight states: Minnesota, Missouri, Nevada, New Jersey, New York, Oklahoma, Oregon and Pennsylvania.

For more information, including the Exchange guide and State-by-State Medicaid Guide, visit the TCHEs website (www.TransamericaCenterforHealthStudies.org). Transamerica Center for Health Studies is a national nonprofit dedicated to researching health care issues facing employers and consumers today.