

## Coverage for Care: Mental Health Services and Supports

### Public Sector Mental Health Coverage or Programs

#### Medicaid

Medicaid is a joint federal/state program that provides coverage for certain low-income Americans. Medicaid typically covers a broad array of community-based services. In fiscal year 2008, 46 percent of state mental health funding came from Medicaid.<sup>1</sup>

#### Medicare

Medicare is a federal health plan for seniors and disabled adults under 65 who have received Social Security Disability Insurance (SSDI) benefits for 24 months. Medicare covers a limited array of mental health services. People with very low incomes may also qualify for Medicaid (dual-eligibles).

#### CHIP (Children's Health Insurance Program)

CHIP is a federal/state public health plan that covers low-income children. In some states, CHIP program enrollees receive the full range of the state's Medicaid mental health services. In other states, CHIP mental health benefits may be limited.

### State and Local Community Mental Health Programs

State and local community mental health programs fund services for children, youth and adults who do not qualify for Medicaid and for non-Medicaid-billable services and supports for Medicaid enrollees, such as state hospital care.

### Private Sector Mental Health Coverage

#### Individual and Group Health Plans

Private sector health plans offer widely ranging benefits. Mental health benefit and parity requirements, if any, vary significantly by plan type and size and by applicable state or federal regulations. Typically, private health plans offer a limited array of mental health services.

### Federal Military Mental Health Coverage

#### TRICARE

TRICARE health plans resemble private sector health plans with a mental health benefit. VA health care provides a wider array of mental health services and supports.

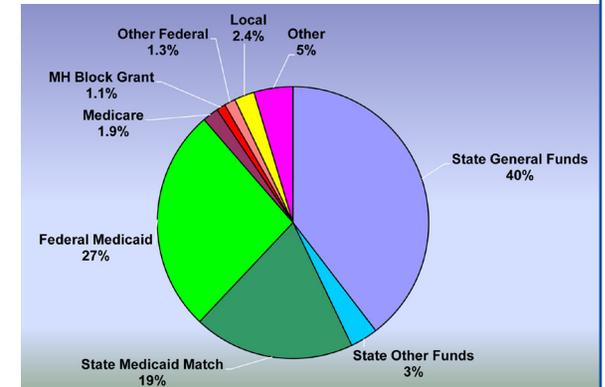


Figure 1. State Mental Health Agency (SMHA) controlled revenues for mental health, FY 2008, NASMHPD Research Institute, Inc.

<sup>1</sup>Lutterman, Ted. (2011). *The impact of the state fiscal crisis on state mental health systems fall 2010 update* [PowerPoint slides]. Retrieved from [www.nri-inc.org/reports\\_pubs/pubs\\_list.cfm?getby=State Systems](http://www.nri-inc.org/reports_pubs/pubs_list.cfm?getby=State Systems)