

Research shows that geography affects mental health care

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Substance abuse, access to mental health care and costs remain a burden for people living in rural areas, even if they have private insurance.

These are the findings of a new study published recently in the *Journal of Rural Health*.

The study, led by Zhuo "Adam" Chen at the University of Georgia College of Public Health, examined over 10 years of insurance claims data from 2005 to 2018, detailing how adults with employer-based, [private insurance](#) used and paid for mental health care services in urban and rural areas.

The researchers found that overall, urban enrollees used more mental health care than rural ones. And although the usage gap narrowed from 2005 to 2018, the quality and cost of care weren't equitable, even for privately insured patients.

"Rural enrollees have a higher share of copays, and they are relying on [primary care physicians](#) and nurses much more than the urban area enrollees," said Chen.

Higher personal costs for rural patients

Rural patients also paid higher out-of-pocket costs for mental health care, according to the study.

The reason for this is unclear from this analysis, but it's likely, said Chen, that rural enrollees had to use providers outside their insurance networks more often due to a lack of specialists in their areas, which would mean paying more for those services.

The study showed urban enrollees had higher rates of depression, but Chen said the data is tricky to interpret because it's unclear whether more [city dwellers](#) were struggling with depression or just had better access to care.

But, claims data underscored the rise of [substance abuse](#) in rural communities observed in the last decade.

"Even among those in better economic conditions—they have a job and they have [health insurance](#)—I do think that this highlights the burden of substance abuse in rural areas," said Chen.

Lack of providers driving gaps

Geography continues to play an outsized role in a person's ability to access [mental health care](#), mostly because the availability of specialists in rural areas is dwindling as demand for mental health services is increasing.

The authors offer two policy recommendations to better connect patients with mental health services: Incentivize mental health providers to practice in [rural areas](#) and expand telemedicine.

Chen says more work is needed to understand how provider shortages, geography and insurance networks overlap to contribute to the gaps they observed in this study.

More information: Zhuo Chen et al, Trend in rural-urban disparities in access to outpatient mental health services among US adults aged 18-64 with employer-sponsored insurance: 2005-2018, *The Journal of Rural Health* (2022). [DOI: 10.1111/jrh.12644](https://doi.org/10.1111/jrh.12644)

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