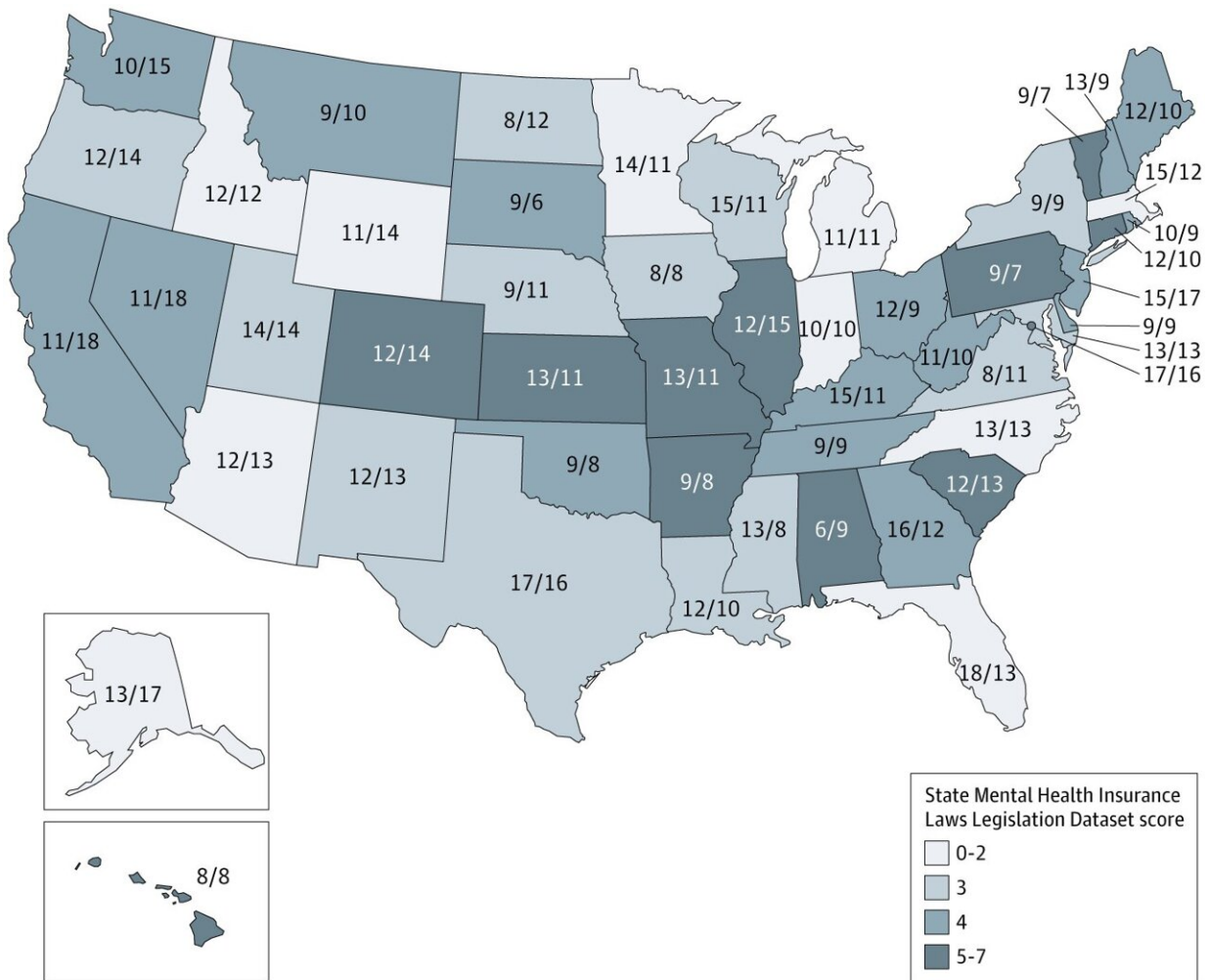


Strong insurance laws help kids get access to mental health care, study finds

August 12 2024, by Jess Berthold



State Mental Health Insurance Laws and Perceived Access and Coverage. Credit: *JAMA Network Open* (2024). DOI: 10.1001/jamanetworkopen.2024.26402, <https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2822213>

When states require insurers to cover mental and behavioral health, children get better access to care, according to a UC San Francisco-led study of nearly 30,000 U.S. caregivers.

They found that 1 in 8 caregivers had difficulty accessing mental health services for their children between 2016 and 2019. But those who lived in states with the most comprehensive mental and [behavioral health](#) coverage laws were about 20% less likely to report trouble accessing care than those who lived in states with the least comprehensive laws.

Caregivers of Black and Asian children were more likely to report [poor access](#) to mental and behavioral health care, as were caregivers of children who experienced more adverse childhood events (ACEs).

"Unfortunately, in my own practice, I regularly see [children](#) who are unable to access needed mental health care, and their symptoms continue to worsen until they reach a crisis point," said first author Ashley Foster, MD, a pediatric emergency care physician at UCSF Benioff Children's Hospital San Francisco.

"That inspired me to study whether more comprehensive laws about mental health [insurance](#) coverage can influence whether kids can get the care they need, and that is exactly what we found."

The study [appears](#) Aug. 12 in *JAMA Network Open*.

While legislation appears to influence access, it also matters how well states enforce their laws.

"Even when families have insurance, mental and behavioral health providers may refuse to accept certain insurance types—or insurance altogether," Foster said. "For those who do access care, there may be high co-pays or deductibles, which can affect perceptions of access."

To counter this, the authors wrote, states should invest in community-based [mental health services](#), develop a workforce that better reflects the state's cultural diversity and support reimbursement for tele-mental health care. States also should define the disorders that must be covered by insurance, such as autism and [attention-deficit hyperactivity disorder](#).

More information: Foster, A. A. Comprehensiveness of State Insurance Laws and Perceived Access to Pediatric Mental Health Care, *JAMA Network Open* (2024). DOI: [10.1001/jamanetworkopen.2024.26402](https://doi.org/10.1001/jamanetworkopen.2024.26402), jamanetwork.com/journals/jaman.../fullarticle/2822213

Provided by University of California, San Francisco

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