

Mental Health Care Access

Mental health is an integral part of overall health and is an important factor for individual, family, and community stability. Yet mental health services are not always sufficiently covered by insurance, which leaves them out of reach for many. Investing in regular, preventative, affordable health care that includes mental health care will help ensure that all children and families can thrive.

WHY IT MATTERS

While mental health challenges and availability of care were a concern before 2020, the Covid-19 pandemic has increased the prevalence and intensity of mental health struggles. It has also exacerbated existing inequities, particularly for communities of color and communities with high concentrations of poverty, in both rural and urban areas.²

- In 2019, 49% of Wisconsin students reported anxiety symptoms and 29% reported depression symptoms.³
- From April to October 2020, hospitals across the U.S. saw a 24% increase in mental health-related emergency room visits among children ages 5 to 11, and a 31% increase for children ages 12 to 17.⁴
- In May 2021, 31% of adults in the U.S. reported symptoms of anxiety and/or depressive disorder, up from 11% in the first half of 2019.²
- Black and Indigenous residents experience significantly more “poor” mental health days overall than other racial groups.⁵
- Black young people in Wisconsin have reported experiencing suicidal thoughts and attempting suicide, and are dying by suicide at increasing rates in recent years.¹²

In 2021, the the American Academy of Pediatrics, American Academy of Child and Adolescent Psychiatry, and Children’s Hospital Association declared a National Emergency in Child and Adolescent Mental Health due to the escalating mental health crisis among youth.⁶ The United States Surgeon General subsequently released an Advisory on Protecting Youth Mental Health.⁷

We need to invest in programs that lower the cost of care for individuals and increase access to qualified mental health care providers across the state.

THE COST OF CARE

Wisconsin is facing a critical shortage of mental health care providers, largely due to underfunding of services. Many people with low incomes rely on programs like BadgerCare to access care, but there are limited providers who accept BadgerCare. Those who do take it face a financial burden because reimbursements do not cover the true cost.

People with low incomes and organizations that serve them, including Wellpoint Care Network and our clients, are disproportionately impacted by the provider shortage.

- The statewide ratio of residents to mental health care providers is currently 490:1. For comparison, the top performing counties in the country have a ratio of 270:1.⁸
- BadgerCare reimbursement to providers covers only about 75% of the cost of delivering mental health services, and reimbursements can take months to process.
 - Community providers like Wellpoint must turn to fundraising to deliver this vital service. This is a financially unsustainable model for many providers.
 - Many service providers, including the ones that we refer clients to, can only afford to accept a small number of low income and BadgerCare patients, if they accept any at all. This results in long waiting lists.
- The 2021-2023 Wisconsin state budget raised the reimbursement rate for Mental Health and Substance Abuse treatment by 15%. While this is an improvement, it still does not fully cover the cost of services (the initial proposed increase was 40%).
 - Until this modest increase, the Medicaid day treatment rate in Wisconsin had not been raised since 2009.⁹

Many people in need of mental health care have either no health insurance or their insurance does not cover the full cost of care, forcing them to choose between necessary treatment or other basic needs. This issue impacts a large number of Wisconsin kids.

- 45% of Wisconsin children are covered by BadgerCare, and 4% are uninsured.¹
- More than 80% of children in community-based day treatment programs are enrolled in BadgerCare.⁹

Wellpoint provides outpatient mental health services for children, youth, and families in our outpatient clinic and in school-based mental health offices at over 30 schools and district branch locations across southeastern Wisconsin. Demand for services has grown as mental health challenges for children and youth have increased during the pandemic: at Wellpoint, referrals to our school-based mental health program alone have increased by over 330%.

- Long waitlists for BadgerCare-eligible services frequently make it difficult or impossible to meet Wisconsin's Ongoing Services Standard to get kids in the child welfare system into a permanent placement within 15 months.
 - Individual therapy, family therapy, and/or substance abuse treatment are often a court-mandated condition of family reunification.
- Waitlists delay vital services for low-income residents in both rural and urban areas, leading to problems including worsening mental health symptoms, increased risk of suicide, homelessness, and substance use, as well as higher system costs for emergency and intensive treatment.⁸

INVESTING IN PREVENTATIVE CARE

Regular, preventative mental health care reduces the need for more intensive or crisis-stage interventions, such as hospitalization or emergency room use. This improves short- and long-term mental health outcomes and experiences, but it also reduces system costs.

- The cost *per visit* for children's outpatient and in-home therapy is \$45 to \$150. The *daily* cost of intermediate, daytime-only crisis services is \$71 to \$108. The *daily* average cost of psychiatric hospitalizations is \$786.¹

Investing in and expanding programs that ensure access to mental health care for people with low incomes, including BadgerCare and school-based mental health programs, is a key way to support children's mental health, support caregivers, address the provider shortage, and ensure long-term wellbeing.

- Higher insurance reimbursements enable more providers to accept BadgerCare and to continue practicing in Wisconsin.⁸
- Children who receive mental health support in response to chronic stress, trauma, or adverse experiences demonstrate more resiliency and experience fewer long-term health and behavioral challenges.¹⁰

WELLPOINT RECOMMENDS

The Surgeon General's Advisory included recommendations to ensure that every child has access to high quality, affordable, culturally competent mental health care, address economic and social barriers that impact mental health for people of all ages, and support children's mental health in community and school settings.⁷ To help achieve this, we recommend the following investments in mental health care access:

- **Increase BadgerCare rates for mental health and substance use treatment** to expand access to services and to allow more providers to offer affordable services in an operationally sustainable way.
- **Invest in ways to accelerate the reimbursement process for providers** to further incentivize and enable them to accept BadgerCare and reduce waitlists.
- **Expand BadgerCare eligibility** to extend affordable coverage to Wisconsinites who lack access to needed mental health services.
- **Fund school-based mental health services** to allow more school districts to build, sustain, and strengthen social and emotional supports for their students.

REFERENCES

- ¹Wisconsin Office of Children's Mental Health, "[Children's Medicaid Funded Mental Health Services](#)," 2017.
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- ⁴US Center for Disease Control, "[Mental Health-Related Emergency Department Visits Among Children Aged <18 Years During the COVID-19 Pandemic](#)," 2020.
- ⁵Wisconsin Collaborative for Healthcare Quality, "[Wisconsin Health Disparities Report](#)," 2019.
- ⁶American Academy of Pediatrics, "[AAP-AACAP-CHA Declaration of a National Emergency in Child and Adolescent Mental Health](#)," 2021.
- ⁷United States Department of Health and Human Services, "[U.S. Surgeon General Issues Advisory on Youth Mental Health Crisis Further Exposed by COVID-19 Pandemic](#)," 2021.
- ⁸Wisconsin Office of Children's Mental Health, "[Supporting Child Well-being through Addressing Shortages in the Mental Health Workforce](#)," 2021.
- ⁹Wisconsin Association of Family & Children's Agencies, 2021.
- ¹⁰US Center for Disease Control, "[Preventing Adverse Childhood Experiences \(ACEs\): Leveraging the Best Available Evidence](#)," 2019.
- ¹¹Kids Count Data Center, "[Children without health insurance by race and ethnicity in Wisconsin](#)," 2021.
- ¹²Wisconsin Office of Children's Mental Health, "[Preventing Black Youth Suicide](#)," 2021.

Additional Resources

- Wisconsin Department of Health Services, "[Mental Health in Wisconsin](#)," 2017.
- Centers for Medicare & Medicaid Services, "[Medicaid and CHIP](#)," 2020.
- Wisconsin Department of Health Services, "[2019 Wisconsin Behavioral Health Systems Gaps Report](#)," 2019.

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ABOUT WELLPOINT CARE NETWORK

Wellpoint Care Network is an evolving, community-facing human services organization based in Milwaukee, Wisconsin. As a national leader in recognizing and addressing the impact of trauma, Wellpoint has been caring for children for more than 170 years.

Championing families, Wellpoint offers a comprehensive array of prevention, intervention and crisis resources to facilitate equity, learning, healing and wellness by restoring the connections that help children and families thrive.

Learn more at wellpoint.org.

