

News Release

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FOR IMMEDIATE RELEASE Dec. 6, 2022

Covered California Joins Behavioral Health Leaders to Promote Enrollment and Improve Access to Address Increased Need for Mental Health Care

SAN DIEGO, Calif. — Covered California joined leading health officials in San Diego to encourage enrollment in a quality insurance plan and improve access to address an increased need for behavioral health care across the state.

"The pandemic took a toll on us in so many ways, including our behavioral and mental health, which are critical to our ability to live happy, healthy and productive lives," said Jessica Altman, executive director of Covered California. "Getting the right behavioral health care starts with making sure people have health insurance with access to quality providers, and that can be done right now through Covered California's open enrollment"

What You Need to Know

Open enrollment is the time of year when eligible Californians can sign up for health insurance and receive financial help to lower the cost of their coverage. Thanks to the increased and expanded financial help made available through the Inflation Reduction Act, two-thirds of Covered California's consumers are eligible for comprehensive health insurance coverage at a cost of \$10 or less per month.

Behavioral and mental health services are essential health benefits that are covered by all Covered California plans. These benefits include behavioral health treatment, like counseling and psychotherapy; inpatient mental and behavioral health services; and substance use disorder treatment for alcohol and chemical dependency.

"There's been a dramatic increase in the number of people who want professional help to deal with these personal and complex challenges, but you do not have to search for solutions by yourself," Altman said. "Covered California works with 12 health insurance companies, each with their own network of behavioral health care providers, to help Californians get the right care for their individual needs."

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California's Behavioral Health Needs

A new report from the <u>California Health Interview Survey</u>, the nation's largest state health survey, shows significant increases in the number of adults who sought behavioral health care and details the impact it has had on their lives.

According to the survey, one out of every four California adults needed professional treatment in 2021 to deal with emotional or mental health issues or to address alcohol or drug use, compared to 21.6 percent in 2019.

The survey also found that more adults also reported that their mental health impaired their work performance, social life and relationships with family and friends.

Behavioral Health Impairments	2019	2021
Work Performance	20.1%	26.6%
Social Life	20.7%	26.2%
Relationships With Family and Friends	20.6%	25.9%

Covered California also found that its enrollees increased their use of behavioral health services between 2019 and 2021 by 22 percent.

Covered California Health Plans Improve Access

Covered California health plans have significantly increased the number of behavioral health providers they offer over the past five years. The latest data shows there are more than 40,700 individual behavioral health providers in 2022, an 88 percent increase over 2018.

"Covered California's health plans have made significant progress in the number of behavioral health providers and services they offer," Altman said. "While we know this is an important step, there is still more work to be done to care for the mental wellbeing of our family and friends."

In addition, Covered California is focusing on the importance of behavioral health and its connection to coverage in one of its television commercials. The ad, "Invisible," portrays a man talking about his challenges with depression and states, "When someone recognizes the importance of mental health and offers a hand, it means everything. My illness may be invisible, but thanks to Covered California, I'm not."

You can see the ad here in **English** and in **Spanish**.

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Dramatic Gains in Coverage

A record-high 1.7 million people are enrolled in Covered California, but many people remain uninsured. An estimated 1 million Californians do not have health insurance and are eligible to get covered at a low cost or at no cost through Covered California or Medi-Cal, including 79,000 people in the San Diego region.



- An estimated 1 million uninsured could get financial help through Covered California or Medi-Cal.
- At least 55 percent (568,000) people could get comprehensive coverage at no cost.
- The remaining uninsured could be eligible for significant amounts of financial help to greatly reduce the overall cost of their monthly premiums.

Increased Affordability Across California

Under the increased and expanded financial help available through the Inflation Reduction Act, a 21-year-old in San Diego who earns \$27,000 a year could get a quality Silver 87 plan — which features low copays and deductibles — for \$34 a month.



Sofia in San Diego | Age: 21 | Income: \$27,000/year (more)

A couple in Chula Vista earning \$45,775 a year could save nearly \$700 a month off the cost of their Silver 73 plan and get quality coverage for \$125 per month.



Shao and Amy in Chula Vista | Ages: 45, 45 | Income: \$45,775/year

Finally, an Escondido family earning \$83,250 a year could save nearly \$900 a month off the cost of their Silver plan, and get quality coverage for themselves and their two children for \$373 per month.



The Robinsons in Escondido | Ages: 45, 45, 12, 10 | Income: \$83,250/year

Signing Up for Coverage Is Easy

Consumers can discover their options by visiting CoveredCA.com, where they can easily find out if they qualify for financial help and see the coverage options in their area. All they need to do is enter their household income, ZIP code, household size, the number of people who need coverage and their ages into the calculator on Covered California's homepage.

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In addition, those interested in learning more about their coverage options can also:

- Get free and confidential assistance over the phone, in a variety of languages, from a certified enroller.
- Have a certified enroller <u>call them</u> and help them for free.
- Call Covered California at (800) 300-1506.

About Covered California

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the Legislature. For more information about Covered California, please visit www.CoveredCA.com.

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