

SOCIAL WORK DEPARTMENT  
Student Research Brief

*Impact of Health Insurance on the Mentally Ill* Title here

By: Misty Collins  
(BSW Class of 2008)

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**Introduction**

Individuals with severe mental illness are not receiving the care that is required for them to maintain a life that is acceptable for them. This is dependent on the support they receive from health care providers. One fourth of Americans meet the criteria that determine if an individual has a mental illness. Less than half of these individuals in need of treatment are receiving it. The contributing factors are inadequate health insurance and the stigma that surrounds having a mental illness (Weiss, 2005). In comparison to the general population those with mental health problems experience a decline in their health insurance status (Sturm, 2000).

**Summary of Primary Findings**

The adequacy of insurance benefits and quality of care for individuals with mental illness has led to several states and the federal government to require equal coverage for both mental health and medical conditions (RAND Health, 2000). The health care system changes are affecting those with mental health problems. Individuals suffering from mental illness have found that the quality of their insurance coverage and their access to care have declined, they are also significantly more likely to lose their health insurance. It is reported that health plans use managed care more frequently which is leaving the individuals in need worried about their coverage and quality of care. The shift towards managed care has become a reason those with severe psychiatric diagnosis find it difficult to obtain more than adequate mental health care. Along with managed care the socioeconomic status of the community the individual resides in is another

**DATA AT A GLANCE**

IN A 12-MONTH PERIOD ALMOST THREE-FIFTHS OF PERSONS WITH SEVERE MENTAL ILLNESS DID NOT RECEIVE SPECIALTY MENTAL HEALTH CARE. ONE IN FIVE PERSONS WITH SEVERE MENTAL ILLNESS ARE UNINSURED, AND MEDICARE OR MEDICAID INSURES 37 PERCENT. PERSONS COVERED BY THESE PUBLIC PROGRAMS ARE OVER SIX TIMES MORE LIKELY TO HAVE ACCESS TO SPECIALTY CARE THAN UNINSURED ARE (MCALPINE, 2000).

factor that determines the type of care they receive. Insurance coverage is problematic for those individuals with mental illness. Individuals with a dual diagnosis suffer the problem of mental health services being geared towards one illness or another. Individuals that suffer from a mental illness have a high level of economic and social disadvantages (RAND Health, 2000). They are facing barriers such as access to care which includes lack of insurance. (narrative)

**Implications for Social Work Practice**

Social workers need to affect change in current policies that exist for the individuals that are suffering from psychiatric diagnosis.

Individuals who receive treatment from mental health institutions must be correctly diagnosed and treated for the illness or illnesses that they have. It is important for the individuals to receive the care that is needed to help aid in the treatment and recovery of their diagnosis. (narrative)

**10 Recommendations for Practice with Systems of All Sizes**

Recommendations for social workers which support the number of hospitalizations an individual with a severe psychiatric diagnosis has is determined by their level of access to resources which include availability to health care insurance, case management services, and supportive living environment with systems of all sizes. 1. To provide education to those institutions that serve those with severe psychiatric diagnosis. 2. To connect those with mental illness to an environment that is suitable to their illness. 3. Development of an after care plan that will help the individual to seek proper treatment and recover. 4. Seeking change in policies that affect individuals with mental illness. 5. Making state and federal government responsible for aiding in the care of the mentally

ill. 6. Aiding individuals in receiving the resources they need to seek the proper care they require. 7. Making sure managed care is properly suiting the individuals it is entrusted to care for. 8. Ensuring that individuals are eligible for health care insurance. 9. Properly diagnosing individuals with their correct mental illness so they are able to receive care. 10. Requiring insurance companies to provide the proper treatment for those with a mental illness to make a decline in their hospitalization rate. (narrative)

completing my internship at Moccasin Bend Mental Health Institution.

### **Conclusion**

Individuals suffering from severe psychiatric diagnosis must receive the proper care required to effectively help them in treatment of their mental illness. When the health care coverage they receive is not adequate they are going to be repeatedly admitted to mental health institutions. These individuals lack the care that is required due to their ineffective or nonexistent insurance coverage. The states and federal government must make sure that these individuals are being properly cared for. This has not been the priority of the health care industry. These individuals are relying on managed care which isn't helping and doesn't provide them with the care that they should receive. (narrative)

### **References**

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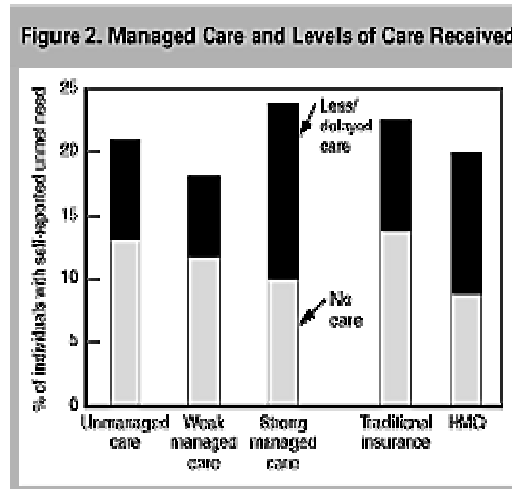
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### **About the Author**

I am currently a student in the BSW program at UTC and will graduate in May 2008. I am also



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**Privately insured people with mental illness report receiving different levels of care depending on how strongly the care is managed by their insurance plans. HCC data show that for persons in managed care the odds of receiving no care for mental health problems are lower than for those in unmanaged care. But the odds of receiving less care than desired, or delayed care, are higher for those in strongly managed care (Sturm and Sherbourne, 2000).**