Supporting Patients with Serious Mental Illness

An estimated one in 20 Americans has a serious mental illness. When these patients can’t access the right treatment, it harms not only them but also their families and communities. To support patients with serious mental illness, policymakers must understand the severity of these conditions, the coverage challenges patients and providers face, and the value of timely care.

What is a serious mental illness?

A serious mental illness is a mental, behavioral or emotional disorder that significantly disrupts day-to-day life.

These conditions may impact a patient’s ability to work, to build relationships and to live independently. Finding and maintaining the right treatment regimen can help patients manage their symptoms and achieve stability.

Why should health plans cover serious mental illness?

Untreated, serious mental illness places a heavy toll — roughly $193 billion annually — on the U.S. health care system. It also leaves patients more prone to incidents that require emergency care and makes it harder for them to find or maintain a job, leading to additional economic and societal impacts.

The burden of caring for untreated patients often falls to family and friends, who may not be equipped to provide sufficient support.

By providing appropriate coverage, insurers can set patients with serious mental illness up for support and success. Health plans have an obligation to the patients they cover — and that includes patients with serious mental illness.

Examples of Serious Mental Illnesses

- Major depressive disorder
- Bipolar disorder
- Post-traumatic stress disorder
- Schizophrenia
What access challenges may patients with serious mental illness face?

The FDA has approved a variety of innovative treatment options, but some patients with serious mental illness cannot access these treatments. Significant roadblocks may stand in the way.

Utilization management tactics used by health insurers can make it difficult for patients to access the treatment their provider prescribes. Step therapy, for example, delays care by forcing patients onto treatments they must “fail” before getting their prescribed medication. Non-medical switching, meanwhile, pushes stable patients off of their prescribed treatment onto a more profitable option for the insurer. And prior authorization can delay care as patients wait for an approval that may never come.

Patients may also hesitate to pursue care because of the stigma around mental illness. More than half of people with a mental illness do not receive help for their disorders because of stigma, prejudice and discrimination.

How can policies support patients with a serious mental illness?

Commonsense solutions at the state and federal level can provide patients with much-needed support. Limiting step therapy or prior authorization, for example, can help patients access and adhere to the right treatment.

By curbing the harmful utilization management tactics used by insurers, policymakers can clear the way for patients with a serious mental illness to receive timely, tailored care.

Resources
- American Journal of Psychiatry
- American Psychiatric Association
- National Institute of Mental Health

Patients with serious mental illness deserve timely, effective treatment. To learn more, visit allianceforpatientaccess.org.

The Alliance for Patient Access is a national network of policy-minded health care providers advocating for patient-centered care.

AllianceforPatientAccess.org