

Proposal: Partial Expansion for Behavioral Healthcare Coverage

Summary:

Provide Medicaid insurance to all persons under 100% of the Federal Poverty Level who have obtained a diagnosis, of a substance use disorder, or a mental health condition, which requires, and would be appropriate for, treatment.

For persons between 100 percent and 138 percent of the FPL, the State would direct those individuals to the health insurance exchange and would defray the cost of premiums through a subsidy program.

Explanation:

This proposal seeks to expand Medicaid eligibility for persons with diagnosed behavioral healthcare conditions—specifically substance use disorders, and mental health conditions that do not make the individual eligible for a Federal disability designation.

This partial expansion is intended to provide public insurance coverage for the neediest population and to thereby enable them to move from poverty and unemployment to a healthy status.

The coverage under Medicaid would include a benefit defined for and tailored to this population as allowed by the ACA. It would be designed to meet the Federal parity regulations—when eventually released—but would be focused on the basic needs of the insured population with the diagnoses identified above.

The population between 100 per cent of the FPL and 138 per cent of the FPL would also be covered under this program but would not be eligible for Medicaid. Instead, they would be directed to the exchange and their premium costs would be subsidized.