1-3 pages

A brief description of the proposed project;

One promise of the Affordable Care Act created parity of care for mental healthand with the Medical expansion opened the doors for thousands of Californians to receive mental health care who previously were not able to afford such care.

**The Good News**

**Parity.** The ACA (Obamacare) mandates that mental health care be on parity with physical health care. That means that insurance companies must provide benefits to individuals needing mental health care just as they would for physical health care. This mandate will particularly help those with eating disorders who tend to have private insurance but whose insurance pre-ACA would refuse to cover residential treatment for their disorders.

**Pre-Existing Conditions.** The ACA also mandates that insurance companies cannot use pre-existing conditions to deny health care coverage. For the first time, those who have seen mental health professionals or taken drugs for mental health conditions (like depression) will no longer be denied insurance coverage.

**Medi-Cal Expansion.** Finally, states have the option of expanding Medi-Cal under the ACA. Medi-Cal previously could only be applied to people with a disability that prevented them from working. As a result, poor people who had no particular disability, or people who had a drug or alcohol addiction that may have masked a disability were not covered by Medi-Cal. Now, in California, those people are covered. In practice, that means that homeless and street people can now access mental health coverage most of them need.

**Where Problems Exist**

**Parity: ACA mandates Ignored**

In Rea v Blue Shield, lawyers for Rea argue that private health insurance wrongly denied Rea coverage for residential care for her eating disorder. There are many other lawsuits underweigh charging that private insurance companies are seeking to evade the parity mandate.

**Parity: Finding a Mental Health Care Professional**

Many insurance plans offer very limited choices for mental health care providers. Individuals complain that providers listed do not take new patients or are not located near them. Why are choices so limited?

**Medi-Cal Expansion Implementation**

Are local counties reaching out to those with mental illness, particularly street people, to obtain services for them? LA County has a plan in place—does anyone else?

1. A description of how the project fits with the programmatic work of the foundation, including under which program objective it fits;

Health Reform and Public Programs Initiative

**To support implementation of health reform and advance the effectiveness of California's public coverage programs.**

Provide reliable, useful, and timely information and analysis to state health care decision-makers and other stakeholders.

Monitor the progress of state efforts to fulfill the requirements of the ACA and report on that progress to the public.

1. An estimated timeline;
2. The amount requested; and
3. Contact information.

Read more: <http://www.chcf.org/grants/letters-of-inquiry#ixzz39vYuyJNO>

The ratio of primary care doctors participating in Medi-Cal was 35 to 49 FTEs per 100,000 enrollees, well short of the range of 60 to 80 that the federal government estimated are needed.

Read more: <http://www.chcf.org/publications/2014/08/physician-participation-medical#ixzz39vWLRwSx>

Consistent with challenges in understanding and using health insurance that pre-dated the ACA, many consumers had difficulty understanding their cost-sharing responsibilities and what services were provided under their new health plans.

Read more: <http://www.chcf.org/publications/2014/06/patients-providers-early-care-aca#ixzz39vWjlVZd>

Nearly 1 in 6 California adults has a mental health need, and approximately 1 in 20 suffers from a serious mental illness that makes it difficult to carry out major life activities. The rate among children is even higher: 1 in 13 suffers from a mental illness that limits participation in daily activities.

Read more: <http://www.chcf.org/publications/2013/07/mental-health-california#ixzz39vXXEMxK>

For children and adults, the prevalence of serious mental illness varied by income, with much higher rates of mental illness at lower income levels.

Read more: <http://www.chcf.org/publications/2013/07/mental-health-california#ixzz39vXhmOGN>