What does this legislation do?

• This legislation requires commercial insurers to cover emergency psychiatric services, called Emergency Service Programs (ESPs).

What are Emergency Service Programs (ESPs)?

• ESPs provide behavioral health crisis assessment, intervention, and stabilization services, 24 hours per day, seven days per week, 365 days per year.

• Each ESP makes emergency behavioral health services accessible in the community (schools, nursing homes, residences, police interactions) and offers alternatives to hospital emergency departments (EDs).

• A major goal of the service is to prevent unnecessary hospitalizations, and whenever clinically appropriate, to divert individuals in crisis from hospital emergency departments, to the appropriate level of care.

Who currently covers these services?

• ESP services are a benefit the Commonwealth currently funds for all MassHealth members.

• The state has determined the ESP service is vitally important to the behavioral health continuum of care and we believe it is imperative all insured individuals have access to the same benefits.

• This system is essential in serving the needs of MassHealth members with severe and persistent mental illness and chronic addiction disorders. It allows members to be seen by experienced clinicians in a community setting, access further services in the community, and avoid unnecessary hospitalizations if appropriate.

What would this mandated benefit cost?

• CHIA completed a mandated benefit review in November 2018 that determined requiring coverage for this benefit would result in an average annual increase to the typical member’s monthly health insurance premium of only $0.10 per member per month (PMPM), or $1.20 per year.

Questions? Contact Mandy Gilman at ABH (agilman@abhmass.org) or 508-647-8385 x 16.