

## Newsroom

# The Affordable Care Act & Mental Health: An Update

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This is one in a series of Health Care Notes that we're posting to help respond to the questions and comments consumers are submitting to [www.HealthCare.gov](http://www.HealthCare.gov).

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Your mental health is just as important to your quality of life as your physical health. For too long, mental health has taken a back seat to physical health in our health insurance system. Mental health parity laws, including [rules issued by the Obama administration](#) earlier this year, have taken important steps forward to stop the insurance company practice of arbitrarily limiting care for mental health or substance use disorders.

Unfortunately, it can be difficult for people with mental health and substance use disorders to find affordable, quality coverage in the health insurance marketplace. Right now, estimates show that one-fifth to one-third of the uninsured are people with mental and substance use disorders.

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Affordable Care Act takes steps to change that:

- o Right now, if you haven't been able to find health insurance due to a pre-existing mental health condition, you may be able to access the new Pre-Existing Condition Insurance Plan. Be sure to check out [this section on this site](#); plans may vary depending on where you live.
- o The first time you renew or purchase health coverage after September of this year, plans that offer coverage for dependents are required to extend that coverage until a young adult turns 26. Some plans are making this coverage available now, so you should check with your insurance company or employer.
- o Starting in 2014, substance abuse or mental illness can no longer be used by insurers to deny coverage as a "[pre-existing condition](#)" – and insurers also won't be able to use those conditions to raise your premiums.
- o Also in 2014, mental health and substance use disorder services will be part of the [essential benefits package](#), a set of health care service categories that must be covered by certain plans, including all insurance policies that will be offered through [the Exchanges](#), and Medicaid.

These reforms all work to make the health insurance marketplace a more accessible, affordable place for people with mental health and substance abuse disorders.