HB20-1086 Insurance Coverage Mental Health Wellness Exam

What is it?

Requires private insurance companies to cover annual wellness assessments by a practitioner with mental health training. Comparable to annual preventive physical examinations **FREE** to patients.

Why?

Inform the need of mental health treatment **EARLY ON** and navigate patient-specific resources.

Increasing costs for individuals and taxpayers

- Current mental healthcare system pushes patients towards crisis services.
- Takes **11 years on average to receive treatment** from symptom onset¹.
- Inpatient mental health stays are increasing with costs at 4,050 per patient. Almost half are covered by public insurance².
- Costs **\$1.6 million in government expenses** per 1000 individuals experiencing depressive symptoms³.

Overlooked symptoms

• Traditional Primary Care Physicians are **missing 30-50% of depressed** patient diagnosis⁴.

How?

Amendments to Colorado Revised Statutes, 10-16-104 in sections describing "mandatory coverage provisions" and "preventative health care services."

Costs under \$14,000 to Department of Regulatory Agencies⁵



Collaboration between government, insurance companies, and practitioners.

Prevalence of Suffering

- \circ 20% of US citizens experienced mental illness in 2018⁶.
- More than **80% of Americans** experienced mental illness in their lifetime⁷.
- **Colorado's teen suicide rate is nearly double the national average**, showing a 58% increase from 12.9 to 20.4 deaths per 100,000 adolescents ages 15-19 in the past three years⁸.

Looking Forward

- Behavioral health risk assessments increase the likelihood of working towards better mental health⁹.
- Not passing HB20-1086 sends a message that Colorado government believes mental health is not important, that high rates of mental illness and suicide is not priority.
- Pass HB20-1086 as THE catalyst for policy action towards effective mental healthcare systems nationwide!



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⁶ Substance Abuse and Mental Health Services Administration. (2019). Key substance use and mental health indicators in the United States: Results from the

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