Re: Response to the Senate Finance Committee’s Request for Policy Proposals to Improve Access to Mental Health and Substance Use Disorder Services:

- The Mental Health Access Improvement Act of 2021 (S. 828).
- Extension of telebehavioral health services beyond the public health emergency.

Dear Chairman Wyden and Ranking Member Crapo,

The American Counseling Association (ACA) appreciates the Senate Finance Committee’s bipartisan commitment to address the urgent behavioral health care and substance use disorder needs of Americans, including older and disabled Americans, through an evidence-based approach.

**Introduction**

Even before the COVID-19 pandemic began disproportionately impacting older and disabled Americans,\(^1\) approximately one in four Medicare beneficiaries suffered from a mental illness.\(^2\)

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2. J. Figueroa, J. Phelan, J. Orav, et al., “Association of Mental Health Disorders With Health Care Spending in the Medicare Population,” JAMA (March 19, 2020) (pre-pandemic data analysis finding that 22.7% of the Medicare fee-for-service cohort analyzed were diagnosed with a serious mental illness (defined as bipolar disease, schizophrenia or related psychotic disorders, and excluding depression and neurological disorders such as dementia) and 7.5% had another common mental health disorder (defined as anxiety disorders, personality disorders, and posttraumatic stress disorder) (Medicare Spending on Mental Health Disorders, 2020). See also B. McGinty, “Medicare’s Mental Health Coverage: How COVID-19 Highlights Gaps and Opportunities for Improvement,” The Commonwealth Fund, Issue Brief (July 9, 2020) (Commonwealth Fund, Medicare Gaps, 2020); and Fullen, M., Lawson, G., Sharma, J., “Analyzing the Impact of the Medicare Coverage Gap on Counseling Professionals: Results
The COVID-19 pandemic has exacerbated the mental health crisis in the United States, with older and disabled individuals disparately impacted by social isolation, loneliness, anxiety, and bereavement. In July 2020, close to half of older adults (ages 65 and older) reported that worry and stress related to coronavirus had a negative impact on their mental health, up from 31% in May, according to a Kaiser Family Foundation tracking poll. Yet, according to the National Academy of Medicine, older adults are consistently underserved when it comes to behavioral health care.

As the Committee recognizes in its Request for Information (RFI), mental and physical health comorbidities often compound and worsen physical health outcomes. The presence of a mental illness can profoundly affect patients’ ability, and the ability of health care systems, to manage other chronic medical conditions. It is well documented that, for older and disabled adults on Medicare, poor mental health can lead to worse health outcomes and greater use of health care services, as well as more expensive interventions for non-mental health conditions.

The resulting cost to the Medicare program is substantial. Experts have estimated that at least 4.2% of Medicare fee-for-service spending went to mental health services in 2015 and an additional 8.5% went to additional medical spending associated with mental illness -- a total of 12.7% going either directly or indirectly to mental health conditions, not including the additional cost of treatment related to substance use disorders (SUDs).

Despite the growing toll taken by mental illness and SUDs among the Medicare population, Medicare beneficiaries have less access to mental health and addiction disorder providers than enrollees in virtually all other health plans, including Tricare, the Veterans Administration, Medicaid, and most Medicare Advantage, commercial, and employer plans because licensed professional mental health counselors (LPCs) are not eligible to participate in the Medicare program. In addition to participating in almost all other federal healthcare programs, these

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3 Kaiser, Older Adults, 2020. According to a study from the National Academies of Sciences, Engineering, and Medicine, 43% of adults over 60 reported feeling lonely in February 2020, just before the scope of the pandemic became clear. National Academy of Sciences, “Social Isolation and Loneliness in Older Adults: Opportunities for the Health Care System,” National Academies Press (February 27, 2020).

4 Institute of Medicine, “The Mental Health and Substance Use Workforce for Older Adults: In Whose Hands?,” The National Academies Press (2012).


6 Medicare Spending on Mental Health Disorders, 2020, eTable4.
counseling professionals are eligible for placement through the National Health Service Corps under the Public Health Service Act.\(^7\) Although the Medicare program recognizes the importance of behavioral health counseling for beneficiaries, these services remain only available from psychiatrists, psychologists, psychiatric nurse specialists, and licensed clinical social workers (LCSWs), despite the fact that LPCs have master’s or doctoral level training comparable to LCSWs and psychiatric nurse specialists.\(^8\)

Unfortunately, the coverage gap for individuals relying on Medicare for their health care coverage means:

- Limited access to less costly treatment options;
- Lack of continuity of therapy when individuals age into Medicare or become Medicare-eligible due to permanent disability;
- Barriers to integration of physical and mental health care;
- For dual eligibles and veterans with Medicare, lack of access to coordinated benefits because LPCs are not recognized as Medicare providers; and
- For those living in rural areas of the country with few or no available Medicare providers, foregoing or discontinuing therapy altogether.

The Mental Health Access Improvement Act of 2021 (S. 828), led by Committee members Senators Barrasso and Stabenow, would close the gap in federal law that prevents LPCs from being Medicare providers. The legislation would give Medicare beneficiaries immediate access to over 225,000 additional licensed mental health professionals and help close the widening treatment gap.

As outlined below in response to the related questions posed by the Committee in its RFI, the measure meets many of the important policy goals the Committee has identified.

**Related RFI Questions**

- **What policies would encourage greater behavioral health care provider participation in federal healthcare programs?**
- **Should federal licensing and scope of practice requirements be modified to reduce barriers for behavioral health care workers seeking to participate in federal health care programs? If so, how?**

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Since 1989, despite worsening shortages of behavioral health providers, particularly in rural areas of the country, the only master’s level clinicians eligible to participate in the Medicare program are LCSWs and psychiatric nurse specialists.\(^9\) During the 30-year period since the provider list was last updated, the mental health landscape has changed substantially. LPCs are licensed in every state, and there is a well-established accreditation and training process for the profession.\(^10\) The Mental Health Access Improvement Act requires LPCs to meet the minimum criteria required for being a Medicare-eligible LCSW; i.e., the requirements for board certification.\(^11\) The table below illustrates the comparability of education, training, supervision, and licensure for each of the three professions:


\(^10\) For example, in order to be board certified, LPCs typically must complete a master’s degree or higher in counseling with a major study in counseling, as well as 3,000 hours of counseling experience and 100 hours of supervision over a two-year post-master’s time period. See *Understanding Board Certification and Licensure*, National Board for Certified Counselors. In order to qualify as a Medicare provider, LCSWs must meet similar requirements and be licensed or certified in the state in which they practice or, in the case of individuals in a state that does not provide for licensure or certification, the LCSW must have completed at least 2 years or 3,000 hours of post-master’s degree supervised clinical social work practice under the supervision of a master’s level social worker in an appropriate setting (as determined by the Secretary of Health and Human Services), and meet such other criteria as the Secretary establishes. See Section 1861(hh)(1) of the Social Security Act, 42 U.S.C. § 1395x(hh)(1) (2021). See also Fullen, M., Wiley, J., Morgan, A., “The Medicare Mental Health Coverage Gap: How Licensed Professional Counselors Navigate Medicare-Ineligible Provider Status,” The Professional Counselor, Vol. 9, Issue 4, pp. 310-323 (2019).
<table>
<thead>
<tr>
<th>Current Medicare Provider:</th>
<th>Licensed Clinical Social Worker\textsuperscript{12}</th>
<th>Licensed Mental Health Counselor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education:</td>
<td>Master’s or Doctoral Degree in social work</td>
<td>Master’s or Doctoral Degree in mental health counseling or a related field</td>
</tr>
<tr>
<td>Experience:</td>
<td>Two years of post-graduate supervised clinical social work experience</td>
<td>Two years of post-graduate supervised mental health counselor practice</td>
</tr>
<tr>
<td>Licensure requirement:</td>
<td>Licensed or certified to practice as a clinical social worker by the State in which the services are performed</td>
<td>Licensed or certified as a mental health counselor within the State of practice</td>
</tr>
</tbody>
</table>

LPCs are also an integral part of the current mental health system nationwide -- except in the Medicare program. As Medicare enrollment has increased over the past three decades, the proportion of counselors to other mental health provider professionals has substantially increased. These mental health counseling professionals now comprise over 40% of the master’s level behavioral health workforce in the United States.\textsuperscript{13}

The Mental Health Access Improvement Act of 2021 would not change the mental health benefit or modify LPCs’ scope of practice. Rather, it would help correct the workforce shortage for Medicare beneficiaries who need mental health services. Moreover, passage of the legislation would incentivize counseling certification programs to focus on the unique mental health and SUD needs of the growing geriatric population.

It is crucially important that we strengthen the capabilities and effectiveness of the overall health care workforce to better meet the needs of older and disabled individuals with medically complex conditions; especially those coping with mental illness and/or SUD along with conditions such as diabetes, lung disease, cardiovascular disease, and other comorbidities.

associated with early mortality, disability, and impairments in psychosocial functioning. LPCs who frequently practice in multi-disciplinary settings, are well-positioned to play a key role in collaborative care models designed to improve medical and mental health outcomes and functioning.

With respect to SUD, as the Substance Abuse and Mental Health Services Administration (SAMHSA) has recognized, those who currently work most frequently with older individuals (e.g., primary care physicians, assisted living and nursing home staff, emergency department staff, inpatient hospital staff, and caregiver/family members) are not routinely trained to recognize or effectively address serious mental illnesses (SMIs). LPCs who are trained in treatment and prevention of mental health and routinely coordinate care with medical providers and other health care professionals, can bring much needed skills and integrative care experience to the delivery of coordinated, person-centered care. These integrated approaches are vital to improving health outcomes for older and disabled individuals and reducing the overall burden of mental and physical disease.

It is important to note that older adults can be particularly vulnerable to the negative effects of substances such as alcohol and prescription drugs. Individuals with cognitive impairments such as dementia may have more difficulty using alcohol or prescription drugs safely, and are at greater risk of falls and accidents, as well as adverse effects from drug interactions. As SAMHSA has noted, most providers and professionals lack specialized training in geriatric substance misuse, and most family members and caregivers do not know how to recognize and respond to these issues in older family members. When providers are able to adapt interventions to the physical, cognitive, and psychosocial needs prevalent for their older clients, these interventions are more likely to be effective.

One of the entry-level specialty areas for counselors seeking licensure is addiction counseling, involving course work that focuses on the neurological, behavioral, psychological, physical, and

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14 For example, the American Mental Health Counselors Association (AMHCA), a Coalition member, offers training and certification in geriatric counseling. See AMHCA, Clinical Mental Health Counseling Specialist in Geriatric Counseling. Ensuring that LPCs and MFTs can be reimbursed as Medicare providers would encourage more counseling professionals to seek out such additional expertise.


16 Substance Abuse and Mental Health Services Administration, “Older Adults Living with Serious Mental Illness: The State of the Behavioral Health Workforce” (2019).

17 SAMHSA, “Treating Substance Use Disorder in Older Adults: Updated 2020.”

18 Id.
social effects of psychoactive substances and addictive disorders on the user and significant others, screening and diagnosis, cultural factors relevant to addiction and addictive behavior, and development of individualized intervention strategies.\textsuperscript{19} Ensuring that LPCs participate in the Medicare program will improve the program’s ability to identify and address addiction disorders and reduce the growing toll taken by SUD on beneficiaries.

- What federal policies would best incentivize behavioral health care providers to train and practice in rural and other underserved areas?
- Are there structural barriers, such as the size of the provider network, travel time to a provider and time to an appointment, that impede access to the behavioral health care system?

As of June 30, 2021, over 125 million people in the United States live in Mental Health Professional Shortage Areas, as defined by the Health Resources and Services Administration (HRSA).\textsuperscript{20} Approximately one-fifth of those living in rural areas have a mental illness.\textsuperscript{21} Older rural adults, especially men, are also among those at highest risk for suicide.\textsuperscript{22} There are more veterans in rural areas, with more than 25\% of all veterans living in rural places, and older veterans who die by suicide are more likely to live in rural areas compared to their younger counterparts.\textsuperscript{23}

The country faces not just a shortage of behavioral workforce professionals, but a maldistribution of those who provide mental health and SUD services. Despite higher rates of SUD and suicide in rural communities, approximately 50\% of rural counties in America have no practicing psychiatrists, psychologists, or social workers.\textsuperscript{24}

\textsuperscript{19} See, e.g., Council for Accreditation of Counseling and Related Educational Programs, \textit{Accreditation Standards}, 2016, pp. 20-22.

\textsuperscript{20} \textit{Designated Health Professional Shortage Areas Statistics, Third Quarter of Fiscal Year 2021, Designated HPSA Quarterly Summary}, Table 5, Bureau of Health Workforce, Health Resources and Services Administration, U.S. Department of Health & Human Services, June 30, 2021.


\textsuperscript{22} Id.

\textsuperscript{23} Id.

\textsuperscript{24} \textit{Workforce Issues: Integrating Substance Use Services into Primary Care}, SAMHSA-HRSA Center for Integrated Health Solutions, Office of National Drug Control Policy, August 2011; Bailie, M., et al., “\textit{Confronting Rural America’s Health Care Crisis},” Bipartisan Policy Center (April 21, 2020) (recommending that MFTs and LPCs be added to the list of Medicare providers as a method of increasing access to care, emphasizing that ensuring an adequate rural health workforce will help stabilize and reform the rural health infrastructure) (BPC, Rural Mental Health, 2020).
Among those mental health providers who do work in rural communities, 67.1% are counselors, which suggests that counselors play a key role in providing rural mental health services outside of Medicare. Unfortunately, since LPCs are not Medicare providers, rural Medicare beneficiaries must seek out licensed clinical social workers, psychiatric nurse practitioners, psychologists or psychiatrists, who can be much harder to find and farther away. Recognizing LPCs as Medicare providers would significantly improve access to behavioral and addiction care for older and disabled Americans living in rural areas, and incentivize these professionals to train, practice, and remain in rural areas of the country.

- What barriers, particularly with respect to the physician and non-physician workforce, prevent patients from accessing needed behavioral health care services?

The Medicare coverage gap is one of the most significant barriers preventing older and disabled Americans from accessing needed behavioral health care. Dr. Matthew Fullen and colleagues at Virginia Tech surveyed 3,392 practicing licensed counselors in 2019 and found that over 50% had turned away patients because of the Medicare coverage gap, with almost 40% having been forced to refer existing patients elsewhere once they became Medicare eligible. This suggests that, contrary to assumptions that Medicare beneficiaries tend not to be interested in seeking mental health services, many beneficiaries do seek out such care, only to encounter barriers to getting the help they need.


27 Id.

28 Fullen, M., Lawson, G., Sharma, J., “Analyzing the Impact of the Medicare Coverage Gap on Counseling Professionals: Results of a National Study,” Journal of Counseling and Development, Vol. 98 (March 8, 2020) (38.8% of the counselors surveyed referred existing clients to Medicare-covered when they became eligible for the program, and 39.9% agreed to see a Medicare-enrolled client pro bono or on a sliding scale (e.g., because of ethical concerns about transitioning a vulnerable client to alternative care or no care). (Fullen, Medicare Coverage Gap, 2020).

29 A recent PAN Foundation poll of 1,000 Medicare-covered older adults found that 67% said they would be comfortable seeking and receiving mental health care, despite one in five responding that their family members, friends, and acquaintances attached stigma to seeking treatment for mental health. In addition, 71% said they had never been screened by their providers for a mental health condition. PAN Foundation, “Addressing the Gaps in Mental Health Coverage for Medicare Beneficiaries,” June 3, 2021.
There can be serious consequences to forgoing treatment or undertreating mental health conditions, particularly for people in the Medicare program who may suffer from the comorbidity of mental illness and chronic disease. The coverage gap also disrupts the continuity of mental health treatment for individuals who become Medicare eligible because of age or disabilities while in counseling. And when LPCs have to turn away clients because of the gap, individuals in need of counseling may experience long waitlists before they can see a Medicare provider.

The gap poses a particularly sad irony for individuals qualifying for Medicare who are under age 65 because of a permanent disability, six out of 10 of whom were diagnosed with mental disorders in 2019. The disruption in care for dual eligibles battling serious mental illness, particularly those who more frequently have negative encounters with the criminal justice system, is especially concerning.

The exclusion of LPCs from Medicare also creates a lack of “program compatibility” between Medicare and Medicaid. Since Medicare does not recognize LPCs as eligible providers, the beneficiary cannot produce a claim denial for counseling under Medicare so as to trigger Medicaid coverage, even when the Medicaid program might otherwise cover the service. This exacerbation of coverage gaps can also extend to veterans covered by Medicare, interfering with the veteran’s choice of provider.

Increased access to mental health services is a priority for the American Counseling Association (ACA) and providing additional tele behavioral services to the Medicare population especially those living in rural areas is key.

As outlined below in response to the related questions posed by the Committee in its RFI, the measure meets many of the important policy goals the Committee has identified.

Related RFI Questions:

30 Fullen, Medicare Coverage Gap; see also Unützer, J., et al., “Healthcare Costs Associated with Depression in Medically Ill Fee-for-Service Medicare Participants,” J. Am. Geriatr. Soc., March 2009” (finding that depression is associated with significantly higher healthcare costs in fee-for-service Medicare recipients with diabetes mellitus and congestive heart failure).


32 Social Security Administration, SSI annual statistical report, 2019.

33 BPC, Rural Mental Health, 2020.

34 Coverage Gap Impact on Rural Mental Health, p. 247.
Strengthening Workforce:

- What barriers, particularly with respect to the physician and non-physician workforce, prevent patients from accessing needed behavioral health care services?

A Kaiser Health News article published in Time Magazine in August 2021 noted that as COVID-19 emergency orders for telehealth services are expiring, temporarily waived rules for licensed clinicians are being revoked and recreating barriers to care for clients. For example, Johns Hopkins Medicine in Baltimore, Maryland had to cancel over 1,000 appointments with Virginia clients due to Virginia’s expiring orders.

As of early September 2021, at least 30 states and the District of Columbia have ended their emergency declarations. Of the standing emergency orders, approximately 16 states still have licensure flexibilities in place. Additionally, Arizona and Florida continue to allow out-of-state providers to register with the state to practice telemedicine in the state, per state law. Connecticut passed a bill to allow out-of-state providers to provide telehealth services to in-state patients through June 30, 2023. And Vermont’s pandemic-related waivers are extended through March 31, 2022.

Expanding Telehealth

- Should Congress make permanent the COVID-19 flexibilities for providing telehealth services for behavioral health care? If so, what services, specifically?

Prior to the COVID-19 pandemic, tele-behavioral health policy improvements were necessary to modernize our current healthcare system and remove barriers to service. Pre-pandemic, it was clear that technology would allow us to provide tele-behavioral health services to underserved regions and populations. Following the pandemic and the subsequent mental health needs that have resulted, we now know that tele-behavioral health policy improvements, including standardized regulations and streamlined compliance information for providers, is urgent. More than 30 states have ended their emergency declarations, which will remove the option for tele-mental health for some of our nation’s most vulnerable populations. These populations include veterans - who SAMHSA reports commit 17 suicides per day; senior citizens; disabled individuals; people in low-income communities; and those living in rural America. To deny this form of continued service, would be to sever the connections that are critical for so many in need of help.

The CDC reports:

- “The 154% increase in telehealth visits during the last week of March 2020, compared with the same period in 2019 might have been related to pandemic-related telehealth policy changes and public health guidance.”
  (https://www.cdc.gov/mmwr/volumes/69/wr/mm6943a3.htm)
During August 2020–February 2021, the percentage of adults with recent symptoms of an anxiety or a depressive disorder increased from 36.4% to 41.5%, and the percentage of those reporting an unmet mental health care need increased from 9.2% to 11.7%. Increases were largest among adults aged 18–29 years and those with less than a high school education. (https://www.cdc.gov/mmwr/volumes/70/wr/mm7013e2.htm?s_cid=mm7013e2_w)

A *Time* magazine article posits there has been an increase in tele-behavioral health services during the pandemic based on the results of the TIME/Harris Poll national survey, as displayed in the image below:

In a series of *TIME/Harris Poll national surveys* conducted this winter and spring, about half of respondents reported using telehealth since the pandemic began, compared with about 25% who said they had beforehand.

**Increases in telehealth usage during the pandemic, broken down by demographic groups**

<table>
<thead>
<tr>
<th>Income</th>
<th>18-34</th>
<th>35-44</th>
<th>45-54</th>
<th>55-64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50K</td>
<td>106%</td>
<td>141%</td>
<td>135%</td>
<td>105%</td>
<td>70%</td>
</tr>
<tr>
<td>$50K - $74.9K</td>
<td></td>
<td></td>
<td></td>
<td>125%</td>
<td></td>
</tr>
<tr>
<td>$75K - $99.9K</td>
<td></td>
<td></td>
<td></td>
<td>230%</td>
<td></td>
</tr>
<tr>
<td>$100K+</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>211%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>Income Less than $50K</th>
<th>$50K - $74.9K</th>
<th>$75K - $99.9K</th>
<th>$100K+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>71%</td>
<td>125%</td>
<td>230%</td>
<td>211%</td>
</tr>
<tr>
<td>Female</td>
<td>129%</td>
<td>105%</td>
<td>141%</td>
<td>70%</td>
</tr>
</tbody>
</table>

ACA members and counseling practitioners and educators, Drs. Daniel and Jennifer Williamson, shared the following testimonial regarding the importance of tele-behavioral health: “*In our university supervision of counseling graduate students, we have witnessed the necessity of*...
technology assistance in mental health. Our students have worked with people from varying communities, and we recognize that tele-mental health services continue to be a necessity for so many in need. Agencies, like Georgia Hope who provides services in rural Georgia, provide access to mental health counseling in underserved areas. While our initial professional opinion was to limit reimbursement and regulatory support to services provided via synchronous, HIPAA-compliant video, we have recognized that many families living in the most impoverished conditions are often without access to mental health services or internet access. During the height of the initial pandemic quarantine, our student interns were working with agencies that provided crisis stabilization to those with severe mental health diagnoses. Telephonic communications, while not our first choice, is often a lifeline for clients in crisis. When serving clients suffering in poverty and with mental health issues, we have a professional, ethical, and moral obligation to meet them where they are in order to help.”

- What barriers exist to accessing telehealth services, especially with respect to availability and use of technology required to provide or receive such services?

Barriers that exist include regulatory burdens for providers who practice across state lines, which licensure compacts, including the Counseling Compact, and PsyPact are seeking to resolve. Congressman Neguse is working to provide grant funding to states who chose to enter such compacts. This would provide an incentive to states who struggle with public health funds while allowing states the autonomy to determine how to navigate these licensure concerns.

Additionally, clients often face barriers such as broadband and reliable internet connection. Ensuring access to reliable broadband and internet services would be foundational to any effective telehealth program.

Conclusion

Policy experts have steadily recommended including LPCs in the Medicare program. For example, in 2017, the Interdepartmental Serious Mental Illness Coordinating Committee urged the Congress “remove exclusions that disallow payment to certain qualified mental health professionals, such as licensed professional counselors, within Medicare.”

35 Likewise, in 2020, the Commonwealth Fund recommended that policymakers close the remaining gap in Medicare by allowing reimbursement for mental health services by the more than 140,000 LPCs in the United States.36 Similarly, in 2021, a Bipartisan Policy Center Task Force recommended that

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36 Commonwealth Fund, Medicare Gaps, 2020, p. 5.
Congress expand the mental health provider categories covered under Medicare, thereby addressing shortages in rural areas while lowering federal reimbursement barriers to integrating primary and mental health care.\(^{37}\)

Based on the foregoing, we respectfully urge the Finance Committee to include the Mental Health Access Improvement Act (S. 828), in the Committee’s behavioral health package. We believe passage of the legislation is crucial to strengthening the behavioral health workforce, ensuring Medicare beneficiary access to mental health counseling and therapy, fostering better integration and coordination, and better coordinating benefits for Medicare beneficiaries, dual eligible, and veterans. We also request that telehealth services be extended beyond the public health emergency allowing greater access to mental health providers for those living in rural and under resourced areas of the country.

If we can be of any assistance, or if you have any questions, please contact the American Counseling Associations Chief Government Affairs and Public Policy Officer, Brian D. Banks, at bbanks@counseling.org or at 703-543-9471.

Thank you very much for your consideration.

\(^{37}\) BPC, Rural Mental Health, 2020, p. 15.