Your Mental Health
A Survey of Americans’ Understanding of the Mental Health Parity Law

American Psychological Association
Harris Interactive
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A Survey of Americans’ Understanding of the Mental Health Parity Law

An overwhelming majority of Americans remain unaware and unfamiliar with a new law providing equal coverage of mental health benefits by insurance companies according to a recent survey conducted by Harris Interactive for the American Psychological Association.

This survey was conducted online within the United States between December 14 and 27, 2010 among 2,940 adults aged 18+ who reside in the U.S.

Key findings

• Few Americans (7 percent) have heard of the term “mental health parity” and even fewer have heard of the Mental Health Parity and Addiction Equity Act of 2008. But the majority of those who have heard of the new law view it positively.

• More than half of adults report they have adequate mental health care. However, nearly one-third report they do not know if they have adequate coverage.

• Most adults surveyed have health insurance but nearly half of those with insurance are not sure if their insurance reimburses for mental health care.

• When asked to identify reasons why they or family members would potentially not seek treatment from a mental health professional not knowing if it is appropriate to seek help and lack of knowledge about how to find the right professional were two of the top most commonly cited reasons.
• One-quarter of the adults in the survey reported they have received treatment from a mental health professional. Of these, three-quarters used their insurance benefits to cover costs.
• In the cases where insurance was not used, the top reasons given were that they did not have insurance or there was little or no cost difference.
• Additionally, when asked to identify reasons why they or family members might not seek treatment, cost and coverage concerns topped the list. Few adults selected stigma as a reason for not seeking treatment.

The goal of this survey was to better understand what American’s believe regarding mental health benefits, access to mental health services, potential stigma associated with accessing mental health services and whether, and why people access their health benefits when seeking mental health services.

Methodology
This survey was conducted online within the United States by Harris Interactive on behalf of the American Psychological Association between December 14 and 27, 2010 among 2,940 adults aged 18+ who reside in the U.S.

Results were weighted as needed for age, sex, race/ethnicity, education, region and household income. Propensity score weighting was also used to adjust for respondents’ propensity to be online.

Respondents for this survey were selected from among those who have agreed to participate in Harris Interactive surveys. Because the sample is based on those who were invited to participate in the Harris Interactive online research panel, no estimates of theoretical sampling error can be calculated.
Awareness of Mental Health Parity

Few (7 percent) have heard of the term “mental health parity”. Of those who have heard of the term, 65 percent define mental health parity as “mental and physical care are equal” or “receive same coverage or benefits.”

Meaning of “Mental Health Parity”

- Mental and physical care are equal/receive same coverage/benefits: 65%
- Equal: 3%
- Other: 11%
- Nothing: 1%
- Don't know: 8%
- Declined to answer: 13%

**BASE: ALL RESPONDENTS (n=2940)**

Q815 Have you heard of the term “mental health parity”?

**BASE: QUALIFIED AND HAVE HEARD OF MENTAL HEALTH PARITY (n=176)**

Q820 What does the term “mental health parity” mean, as you understand it?
Mental Health Parity Act of 2008

Few adults (4 percent) have heard of the Mental Health Parity Act of 2008. Even after given a description, few (2 percent) adults said they are aware of the law.

Awareness of Mental Health Parity Act of 2008

- Yes: 4%
- No: 89%
- Not sure: 7%

The Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) is a law that will make sure mental and physical health coverage/benefits are equal. Have you heard of this law?

- Yes: 2%
- No: 91%
- Not sure: 6%

BASE: ALL RESPONDENTS (n=2940)
Q825  Have you heard about the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA)?

BASE: QUALIFIED AND HAVE NOT HEARD OF MENTAL HEALTH PARITY AND ADDICTION EQUITY ACT (n=2845)
Q830  The Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) is a law that will make sure mental and physical health coverage/benefits are equal. Have you heard of this law?
Information about Mental Health Parity Act

Of those who have heard about the mental health parity act, 53 percent report what they heard was positive and 20 percent report it was negative.

Was what you heard about MHPAEA...

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very positive</td>
<td>31%</td>
</tr>
<tr>
<td>Somewhat positive</td>
<td>22%</td>
</tr>
<tr>
<td>Neutral</td>
<td>27%</td>
</tr>
<tr>
<td>Somewhat negative</td>
<td>13%</td>
</tr>
<tr>
<td>Very negative</td>
<td>7%</td>
</tr>
</tbody>
</table>

20% Negative

53% Positive

BASE: HEARD OF MHPAEA (n=156)
Q835 Was what you heard about the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) positive, negative or neutral?
Information about Mental Health Parity Act

The most commonly known information about the mental health parity act is that it creates equality for mental health services compared to physical health services and its objective is to end discrimination against those seeking treatment for mental health and substance abuse disorders.

What have you heard about MHPAEA?

- It prohibits insurance companies from assigning higher coinsurance, co-payments or deductibles for mental health services (compared to physical health services) - 57%
- Its objective is to end insurance discrimination against those seeking treatment for mental health and substance abuse disorders - 56%
- It requires equal lifetime and annual dollar limits for treatment of physical and mental health disorders - 44%
- It requires equal out-of-pocket limits for treatment of physical and mental health disorders - 43%
- Not sure - 10%

BASE: HEARD OF MHPAEA (n=156)
Q840 Specifically, what have you heard about Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA)? Please select all that apply.
One-quarter (25 percent) of adults report they have received treatment. Of those, three-quarters (76 percent) used insurance to help pay for the cost of treatment.

**Received Treatment from Mental Health Professional**

- Yes: 25%
- No: 70%
- Decline to answer: 4%

**Used Insurance Benefits to Cover Costs**

- Yes: 76%
- No: 12%
- I did not have health insurance when I received treatment: 11%

**BASE: ALL QUALIFIED PATIENTS (n=2940)**

Q750 Have you ever received treatment or therapy from a psychologist or other mental health professional?

**BASE: RECEIVED TREATMENT FROM MENTAL HEALTH PROFESSIONAL (n=801)**

Q755 When you received treatment or therapy from a psychologist or other mental health professional did you use your insurance benefits (coverage) to help pay for the cost of treatment?
Lack of mental health coverage was the most cited reason why insurance was not used.

<table>
<thead>
<tr>
<th>Reason Insurance Was Not Used</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I didn't have mental health coverage when I was seeing a mental health professional</td>
<td>25%</td>
</tr>
<tr>
<td>There was little to no cost difference</td>
<td>22%</td>
</tr>
<tr>
<td>My psychologist or mental health professional didn't accept my insurance</td>
<td>9%</td>
</tr>
<tr>
<td>I don't have any insurance coverage</td>
<td>5%</td>
</tr>
<tr>
<td>I don't know how/I didn't know how to get reimbursed</td>
<td>5%</td>
</tr>
<tr>
<td>Insurance from another state</td>
<td>5%</td>
</tr>
<tr>
<td>I was concerned about other people finding out</td>
<td>5%</td>
</tr>
</tbody>
</table>

**BASE:** QUALIFIED AND DID NOT USE HEALTH INSURANCE (n=103)

Q775 Which of the following best describes why you chose not to use your health insurance for treatment from a psychologist or other mental health professional?
Method of Finding Mental Health Professional

Receiving a referral from a primary care physician (PCP), an insurer’s list of providers, and a referral from a friend, family member, or coworker were the top three most common methods used to find a mental health professional.

**Method of Finding Mental Health Professional**

- Received a referral from my PCP: 23%
- My insurer's list of providers: 18%
- Referral from friend, family member or coworker: 18%
- Received a referral from another health care professional (not PCP): 10%
- Received service from my company's Employee Assistance Program (EAP): 5%

*Note: Only responses >5% are shown.*

**BASE: RECEIVED TREATMENT FROM MENTAL HEALTH PROFESSIONAL (n=801)**

Q760 How did you find the mental health professional you saw?
Mental Health Coverage

Most adults surveyed (55 percent) think they have adequate mental health coverage. However, nearly one-third (29 percent) do not know if they have adequate mental health coverage.

Adequate Mental Health Coverage

- **Strongly agree**: 23%
- **Somewhat agree**: 32%
- **Somewhat disagree**: 6%
- **Strongly disagree**: 10%
- **Don't know**: 29%

**55% Agree**

**16% Disagree**

**BASE: ALL QUALIFIED PATIENTS (n=2940)**

Q715  Do you feel you have adequate mental health coverage?
The majority of respondents report that they believe that mental health coverage on health plans should be equal to physical health coverage. This is especially true when it comes to cost of prescriptions and co-pay amounts.

**Mental Health Coverage on Health Plan Should Be Equal to Physical Health Coverage For...**

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of prescriptions</td>
<td>85%</td>
</tr>
<tr>
<td>Co-pay</td>
<td>84%</td>
</tr>
<tr>
<td>In-network and out-of-network coverage</td>
<td>80%</td>
</tr>
<tr>
<td>Deductible</td>
<td>79%</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>78%</td>
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<tr>
<td>Out-of-pocket maximums</td>
<td>76%</td>
</tr>
<tr>
<td>Lifetime or annual dollar limits</td>
<td>67%</td>
</tr>
<tr>
<td>Limits to hospital days or outpatient treatment sessions</td>
<td>64%</td>
</tr>
</tbody>
</table>

**BASE: ALL QUALIFIED RESPONDENTS (n=2940)**

**Q810**  Do you think that mental health coverage on a health plan should be equal to physical coverage for any of the following?