

# ADDICTION AND MENTAL HEALTH VS. PHYSICAL HEALTH

Analyzing disparities in network use and provider reimbursement rates in Maryland

## OVERVIEW OF MILLIMAN REPORT AND NATIONAL FINDINGS

A national study by the Milliman Group revealed that out-of-network use of behavioral health care services was significantly higher than medical/surgical out-of-network utilization, and physical health care providers routinely receive significantly higher payment from insurers for the same type of services. **This data presents a stark picture of restricted access to affordable mental health and substance use treatment in an era of escalating suicide rates and opioid overdose deaths.**



## OFFICE VISIT NETWORK UTILIZATION RATES FOR PPO PLANS

		Out of Network Primary Care	Out of Network Specialists	Out of Network Behavioral	Higher BH OON Compared to Primary Care	Higher BH OON Compared to Specialists	# of Claims Med/ Surg	# of Claims Specialists	# of Claims Behavioral
<b>2013</b>	<b>All States</b>	3.8%	5.1%	19.00%	5.04x	3.71x	76,050,544	60,865,692	20,197,801
	<b>Maryland</b>	<b>4.3%</b>	<b>4.3%</b>	<b>34.1%</b>	<b>7.95x</b>	<b>7.91x</b>	<b>742,616</b>	<b>686,205</b>	<b>235,568</b>
<b>2014</b>	<b>All States</b>	4.0%	5.1%	19.2%	4.79x	3.74x	78,809,092	63,866,757	21,296,001
	<b>Maryland</b>	<b>4.0%</b>	<b>3.8%</b>	<b>33.6%</b>	<b>8.36x</b>	<b>8.75x</b>	<b>711,847</b>	<b>673,303</b>	<b>239,588</b>
<b>2015</b>	<b>All States</b>	3.7%	5.2%	18.7%	5.14x	3.61x	60,290,021	51,642,748	16,965,666
	<b>Maryland</b>	<b>3.3%</b>	<b>3.5%</b>	<b>31.2%</b>	<b>9.46x</b>	<b>8.78x</b>	<b>594,611</b>	<b>576,829</b>	<b>210,455</b>

### NATIONALLY IN 2013, PEOPLE WERE

**504%** more likely to go out of network for a behavioral health office visit compared to primary care visits

AND

**371%** more likely to go out of network for a behavioral health office visit compared to med/surg specialist visits.

### IN MARYLAND IN 2013, PEOPLE WERE

**795%** more likely to go out of network for a behavioral health office visit compared to primary care visits **WHICH ROSE TO 946% IN 2015.**

**791%** more likely to go out of network for behavioral health office visits compared to med/surg specialist visit **WHICH ROSE TO 878% IN 2015.**



**Maryland's disparity is nearly twice the national average and is the 3rd WORST in the nation.**



## INPATIENT FACILITY NETWORK UTILIZATION FOR PPO PLANS

		Out of Network Med/Surg	Out of Network Behavioral Health	Higher Rate of BH OON Use	# of Claims Med/Surg	# of Claims Behavioral
2013	All States	3.4%	9.6%	2.83x	2,671,147	178,086
	Maryland	2.2%	11.9%	5.5x	26,237	1,797
2014	All States	4.0%	11.3%	2.84x	2,689,397	184,394
	Maryland	2.3%	14.4%	6.34x	23,836	1,835
2015	All States	4.0%	16.7%	4.15x	2,170,753	161,919
	Maryland	2.5%	17.4%	7.01x	19,091	1,485

### NATIONALLY IN 2013, PEOPLE WERE



### IN MARYLAND IN 2013, PEOPLE WERE

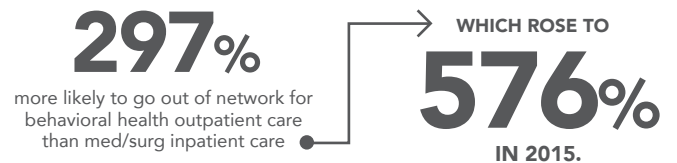


➤➤➤ This is a disparity nearly twice the national average, placing Maryland among the **15 WORST STATES** in the nation. ❄❄❄

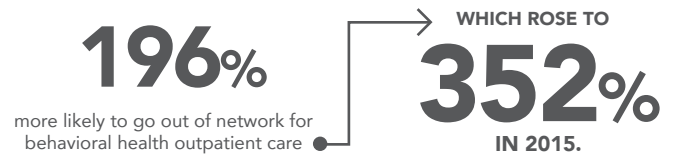
## OUTPATIENT FACILITY NETWORK UTILIZATION FOR PPO PLANS

		Out of Network Med/Surg	Out of Network Behavioral Health	Higher Rate of BH OON Use	# of Claims Med/Surg	# of Claims Behavioral
2013	All States	5.3%	15.6%	2.97x	9,011,191	1,632,245
	Maryland	8.2%	16.1%	1.96x	48,198	29,709
2014	All States	5.6%	22.5%	4.03x	9,644,388	1,877,701
	Maryland	8.8%	25.8%	2.94x	48,362	33,483
2015	All States	5.5%	31.6%	5.76x	8,850,537	1,890,969
	Maryland	9.0%	31.6%	3.52x	46,367	28,854

### NATIONALLY IN 2013, PEOPLE WERE



### IN MARYLAND IN 2013, PEOPLE WERE



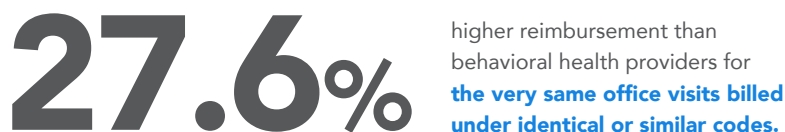
➤➤➤ Maryland's disparity nearly doubled over 3 years. ❄❄❄

## IN NETWORK PROVIDER PAYMENT LEVELS RELATIVE TO MEDICARE PPO PLANS

		Primary Care	Specialists	Behavioral	Higher Primary Care Payment Compared to Behavioral	Higher Specialist Payment Compared to Behavioral
2013	All States	112.1%	110.1%	92.8%	20.7%	18.5%
	Maryland	97.9%	94.9%	79.5%	23.2%	19.5%
2014	All States	114.6%	111.9%	94.0%	22.0%	19.1%
	Maryland	101.6%	97.2%	79.8%	27.2%	21.8%
2015	All States	115.2%	111.3%	95.1%	21.2%	17.1%
	Maryland	107.7%	102.0%	84.4%	27.6%	20.7%

Maryland behavioral health providers received lower reimbursement than the national average all 3 years.

➤➤➤ IN 2015, PRIMARY CARE PROVIDERS RECEIVED ❄❄❄



## ABOUT THE MENTAL HEALTH ASSOCIATION OF MARYLAND

For more than 100 years, the Mental Health Association of Maryland has worked to unite consumers, families, providers, advocates and concerned citizens to promote mental health and improve outcomes for individuals of all ages living with mental illness. We envision a just, humane and healthy society in which all people are accorded respect, dignity and the opportunity to achieve their full potential free from stigma and prejudice.

*The Milliman Research Report on mental health and addiction disparities was commissioned by the Mental Health Treatment and Research Institute LLC, a not-for-profit subsidiary of The Bowman Family Foundation. 2017.*

<http://www.milliman.com/uploadedFiles/insight/2017/NQTLDisparityAnalysis.pdf>

