

Cuomo to waive mental health copays for essential workers

Covid-19 isn't just punishing New Yorkers physically. It's taking a toll on their mental health too.

Gov. Andrew Cuomo said state-regulated health insurers will be required to waive members' cost-sharing payments, such as copays and deductibles, for in-person or remote mental health services. The mandate will apply to in-network care provided on an outpatient basis to essential workers.

Essential personnel include health care workers, first responders, transit workers, food services workers and retail workers among other categories that would be eligible.

"It's a really important step ... to remove this barrier when we're already seeing an increase in demand for services," said Amy Dorin, president and CEO of the Coalition for Behavioral Health, a trade group in the city.

The coalition [said last week](#) that its members reported a 40% increase in demand for services from new clients, with about 1 in 5 respondents saying demand exceeds their capacity.

State directives such as this one apply only to state-regulated plans, including Medicaid, the Essential Plan, and individual and small-business insurance plans. Larger employers that pay their own claims and work with insurers to administer coverage are regulated by the federal government. As a result, some essential workers won't be covered under the mental health initiative. The state encouraged insurers administering self-insured plans to voluntarily uphold the regulation.

For the policy to work as intended, essential workers will need to be able to find a mental health provider who is in their insurer's network, said Maryam Zoma Kiefer, associate director of policy and advocacy at the Coalition for Behavioral Health. Therapists and other clinicians often don't accept some plans because they say their payment rates are inadequate.

Medicaid pays higher rates and is more commonly accepted, she said.

"Sometimes it's incredibly difficult, especially for people with commercial plans, to find someone who's in-network and who's actively accepting new clients," Zoma Kiefer said.

Dorin noted that workers in the mental health sector, particularly at residences for people with mental illnesses, will benefit from the regulation.

"The workforce has been quite traumatized. They've seen the deaths of colleagues and clients," Dorin said. "There's the anxiety of going to work and worrying if you come home that you may infect your family."

Cuomo's announcement didn't explain how insurers would determine which of their members are essential workers or whether family members who are covered under an essential worker's policy would be eligible.

A spokeswoman for the state Health Plan Association said Friday it would look for more clarity in the Department of Financial Services' emergency regulation and guidance. The department released [the regulation](#) and [guidance for insurers](#) on Saturday. It didn't specify how plans would determine which members are essential workers.

"We're committed to ensuring [essential workers] can access the behavioral health services they need and will be reaching out to DFS to discuss implementation of this directive," Eric Linzer, president and CEO of the association, said in a statement.