

Treatment for Mental Health Problems Surging for Young Adults



Millions more young adults are receiving treatment for mental health problems because their parents can keep them on the family health insurance plan under the Affordable Care Act, a new study concludes.

The study looked at young adults between 18 and 25 who had already screened positive for substance abuse or mental disorders, *Time* reports.

The researchers examined the period between September 2010, when the Affordable Care Act provision allowing young adults to stay on their parents' health plan went into effect, and 2012. They found this group of young adults increased their use of mental health treatment by 5.3 percent, compared with a similar group of 26- to 35-year-olds who were not eligible for coverage by their parents' health plan.

Under the Affordable Care Act, the number of mental health visits that 18- to 25-year-olds had to pay for out-of-pocket decreased by 12.4 percent, compared with 26- to 35-year-olds. Visits paid by private insurance increased 12.9 percent for the younger group. The study is published in *Health Affairs*.

The researchers found outcomes related to substance abuse treatment did not change during the study period.

Young adults who can remain on their parents' health plans often have access to a broader range of treatment options than people who are uninsured or who have bare-bones insurance plans, the article notes. Without adequate insurance, people who need mental health treatment may have trouble affording residential or specialized treatment. They also may not be able to pay for individualized psychotherapy, the researchers noted.

They added that the study took place during the financial crisis, which affected young people especially hard. This may have made them more likely to seek mental health treatment, the researchers said.