NATIONAL BOARD FOR CERTIFIED COUNSELORS®

Mental Health Conditions Linked to Significant Access and Affordability Barriers

A National Snapshot

Kaiser Family Foundation survey of 25,873 adults found that people with mental health conditions face significant financial and access challenges.

- **59%** of adults ages 18–64 skipped or delayed care.
- **42%** delayed care because of cost.
- These barriers were greater than those reported by adults with serious physical health conditions.

Insurance Does Not Guarantee Access

Insurance coverage does not always ensure timely behavioral health care.

- **47%** of insured adults ages 18–64 with a mental health condition experienced an insurance denial or delay.
- Common barriers include prior authorization, limited networks, and administrative delays.
- These obstacles can interrupt counseling, medication management, and coordinated care.

Cost Can Delay Treatment

Affordability remains a major barrier to treatment.

- **25%** of adults ages 18–64 with a mental health condition did not take medication as prescribed because of cost.
- Among uninsured adults, **84%** skipped or delayed care because of expensescost, compared with **40%** of insured adults.
- Uninsured individuals also reported greater difficulty obtaining appointments.
- **29%** of adults aged 65 and older with a mental health condition experienced an insurance denial or delay; **30%** skipped or postponed health care.

Resources

- Mental Health Care Disparities in Low-Income U.S. Populations
- ADAA: Mental Health Resources for People with Low Incomes
- KFF: The Twin Problems of Mental Health Care Access and Affordability
- KFF: Health Care Access and Affordability Survey

Implications for Mental Health Counselors

Counselors can help clients identify and address barriers by:

- asking about treatment costs, medications, insurance, and appointment availability.
- documenting denials, delays, and treatment interruptions with client consent.
- supporting insurance appeals and connecting clients with lower-cost resources.
- advocating for adequate networks, fair reimbursement, and effective parity enforcement.

The Policy Message

Meaningful mental health coverage requires more than an insurance card. People need affordable services, adequate provider networks, timely appointments, and coordinated care. Reducing financial and administrative barriers can help prevent treatment interruptions, crises, ER visits, and avoidable hospitalizations.