

Mental Health is Preventive Health

A Mental Health Policy Agenda By and For Young Adults

Over the last year, it's become clear that bolder action is needed for mental health as young adults in America are battling a mental health crisis¹. Today, a third of all adults, and half of young adults 18-24, report living with a mental illness, feeling depressed, anxious, or lonely². The unprecedented times we live in since the onset of the Covid-19 pandemic have exacerbated the personal, mental, and financial stress that young people experience.

We must create policies and implement practices to address this problem. Whether for students at higher education institutions, young people on employer-sponsored health insurance, or Medicaid, we can do better. Our goal is affordable and accessible mental health services for young adults.

At Young Invincibles, we have heard the stories of young adults from across the country and their pleas for immediate mental health care reforms. We created this agenda to supplement our previous federal policy agenda and outline our deeper commitment to mental health advocacy in 2024. As young people work to change the mental health narrative, we believe the federal government must:



1 <https://www.nytimes.com/2021/12/07/science/pandemic-adolescents-depression-anxiety.html>

2 <https://www.kff.org/mental-health/press-release/latest-federal-data-show-that-young-people-are-more-likely-than-older-adults-to-be-experiencing-symptoms-of-anxiety-or-depression/#:~:text=The%20analysis%20of%20the%20Census,a%20third%20of%20adults%20overall.>

Improve access to mental health services on college campuses.

- Create federal designation for Healthy Minds campuses and attach federal funding for colleges and universities that meet the designation. A Healthy Minds campus designation would distinguish colleges and universities that meet federal standards for on-campus mental health services and resources.
 - » In a recent American College Health Association study, researchers found that nearly 75% percent of students reported moderate or severe psychological distress.

Increase the number of trauma-informed, culturally competent mental health providers.

- Establish a scholarship and expanded loan repayment program under the Health Services and Resource Administration (HRSA) for mental health providers, including undergraduate students, committed to pursuing careers in behavioral health, such as becoming licensed family counselors.
 - » According to the American Psychological Association (APA)³ Latine psychologists make up only 8% of the U.S. psychology workforce, followed by Black or African American (5%) and Asian (3%). In comparison, White psychologists make up the majority of the U.S. psychology workforce by nearly 81% in 2021. The low rates of psychologists of color and the high demand for individuals of color needing mental health providers continue to show the equity gap within the mental health system that needs to be addressed.

Make the first three mental health visits free.

- Restructuring cost-sharing and co-pay under the Affordable Care Act (ACA) so that all private insurance plans cover at least the first three mental health visits at no extra cost.
 - » According to The White House issue brief in 2022⁴, 46% of Americans reported that they could not afford the cost of mental health services, and 19% stated that their health insurance did not fully cover their mental health services.
 - » High out-of-pocket costs deter young adults from seeking mental health care; three free initial sessions would enhance access and support therapist compatibility.

Reform mental health coverage.

- Reclassify mental health services as preventive care for purposes of health insurance coverage. True mental health parity would ensure that seeking mental health is as affordable as an annual physical or follow-up care in a primary provider's office.

³ American Psychological Association. (2022). Demographics of U.S. Psychology Workforce [Interactive data tool]. Retrieved October 19, 2023, from <https://www.apa.org/workforce/data-tools/demographics>.

⁴ <https://www.whitehouse.gov/cea/written-materials/2022/05/31/reducing-the-economic-burden-of-unmet-mental-health-needs/>



- » Aetna and Morning Consult data found that a staggering 65% of Americans ages 18-34 have had concerns about their mental health or that of household members, family, or friends since the pandemic began. Yet, the study also found that nearly one in four of the same respondents are not confident in finding help to address these concerns⁵.
- To instill confidence in people that help and resources exist for mental health, we must ensure those resources are actually accessible and affordable. This includes holding private insurance companies and Medicaid accountable for their mental health parity practices, ensuring that there are no ghost directories, unnecessary prior authorization requirements, and that providers are reimbursed adequately.

Given the challenges we are collectively experiencing, it is inhumane to allow people to suffer alone due to costs or lack of access purely by design, structure, and failure of investment. We cannot afford to lose the current and imminently future generation of workers, medical providers, parents, caregivers, teachers, and scientists to a mental health crisis. We urge members of Congress and government agencies to act on implementing mental health policies for the well-being of young adults and future generations.

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⁵ <https://web.archive.org/web/20211231232357/https://www.cvshealth.com/sites/default/files/cvs-health-the-impact-of-covid-19-on-mental-well-being-in-the-us.pdf>