
MEMORANDUM

TO: Representative William J. Lippert Jr., Chair, House Committee on Health Care

FROM: Sarah Squirrell, Commissioner, Department of Mental Health

DATE: February 22, 2019

SUBJECT: Information Regarding Mental Health Services and Coverage Requirements

During testimony by the Vermont Department of Mental Health today, February 22, 2019, the committee had questions about services that are covered by Vermont Medicaid in comparison to services covered by other payers.

Information about covered services, qualified providers and payers of mental health services are provided in the recent legislative report submission, [Evaluation of the Overarching Structure for the Delivery of Mental Health Services](#) as required by Act 82, Section 3(c) of the 2017 legislative session and as amended by Act 200, Section 9 of the 2018 legislative session. Information found at section 2.5 of this report has been excerpted in this memorandum for the Committee in the hopes that it will be helpful information in follow up to the testimony today .

The Department is pleased to provide other information if the information in this memorandum does not clarify information the committee was seeking to understand.

WHO PAYS FOR MENTAL HEALTH SERVICES

Vermonters access insurance in many different ways- from their employer, from the federal government, from state government, or by purchasing it themselves on the insurance marketplace, Vermont Health Connect. Parity laws do not apply to all plans in the same way, and not all types of health insurance are covered by the Federal Parity Law or a state parity law.

The Mental Health Parity and Addiction Equity Act was passed in 2008 and requires health insurance plans to cover mental health benefits and physical health benefits equally. The Federal Parity Law says that health insurance plans cannot have higher co-payments and other out-of-pocket expenses for mental health benefits than they do for other medical benefits; health insurance plans cannot put higher limitations on the number of visits or days of coverage for mental health care than they do for other medical care; and, health insurance plans cannot use more restrictive managed care practices for mental health benefits than they use for other medical benefits.

The Federal Parity Law does not require that all health insurance plans cover mental health care, but if they do, the coverage must be comparable to what's in place for other medical care.

Medicare

Medicare covers Inpatient Hospital (Part A), Outpatient (Part B), and Prescription Drugs (Part D) for mental health.

Inpatient Hospital (Part A) covers things like: room, meals, nursing care, therapy or other treatment, lab tests, medications, and other related services and supplies. If the services are provided in a psychiatric hospital, Medicare only pays for up to 190 days of inpatient psychiatric hospital services during a person's lifetime.

Outpatient (Part B) covers things like: visits with a psychiatrist or other doctor, visits with a clinical psychologist or clinical social worker, and lab tests ordered by a doctor. Outpatient coverage may also pay for partial hospitalization services if someone needs intensive coordinated outpatient care.

Prescription Drugs (Part D) helps cover drugs that may be needed to treat a mental health condition.

Medicare will cover mental health services if they are provided by the following types of qualified providers: psychiatrist or other doctor, clinical psychologist, clinical social worker, clinical nurse specialist, nurse practitioner, or physician assistant.

Medicaid

Medicaid covers inpatient hospital, outpatient and prescription drugs for mental health. A listing of benefits and qualified providers are described in the prior section and include Inpatient Psychiatric Hospital (no limit), Outpatient, Emergency/Crisis Services, Over-the-Counter and Prescription Drugs; and Transportation.

Through the Global Commitment to Health Waiver and its Medicaid State Plan, Vermont Medicaid covers additional benefits for some Vermonters with additional mental health needs. These services are described at 2.3 D) through R), and include services such as service planning and coordination, community supports, supported employment, day services, special evaluations, family education/consultation, respite, and a variety of levels and types of residential settings.

Commercial

In the state of Vermont, every plan must provide minimum essential coverage, which is coverage of the following 10 basic health benefits, including mental health:

- Children's health services
- Emergency care
- Hospitalization
- Lab services
- Maternity and newborn care
- Mental health and substance abuse services
- Outpatient services
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices

Although the specifications of covered services under the mental health benefit will vary among different commercial plans, as described in the introduction of this section, the coverage must be comparable to what's in place for other medical care.

MENTAL HEALTH SERVICES AND QUALIFIED PROVIDERS

This section of the overview provides an orientation to types of mental health services available in Vermont and the health care professionals qualified to provide them. Information for this section was sourced from the National Association for Mental Illnessⁱ, the Vermont Office of Professional Regulationⁱⁱ as well as the Vermont Department of Mental Health Provider Manualⁱⁱⁱ. Services described at A) through C) are generally covered by insurance plans that include mental health coverage. Services described at D) through Q) are covered by Vermont Medicaid and are not consistently covered by other insurance plans.

A) Assessment and Therapy

Clinical assessment services evaluate individual and family strengths, needs, existence and severity of disability and functioning across environments. A clinical assessment is a service related to creating an accurate picture of an individual's needs and strengths, and it is the process by which a mental health professional may diagnose a mental health condition.

Clinical therapy services are specialized, formal interactions between a mental health provider and a client, family, or group of clients to help resolve symptoms, increase function, and facilitate emotional and psychological amelioration of a mental disorder, psychosocial stress, relationship problem/s, and difficulties in coping in the social environment.

Psychologists

Doctoral Level Psychologists hold a doctoral degree in clinical psychology or another specialty such as counseling or education. They are trained to evaluate a person's mental health using clinical interviews, psychological evaluations and testing. They can make diagnoses and provide individual and group therapy.

Degree requirements: Doctor of Philosophy (Ph.D.) in a field of psychology or Doctor of Psychology (Psy.D.).

Licensure & credentials: Psychologists are licensed by The Vermont Office of Professional Regulation.

Master's level Psychologist hold a Master's degree in Psychology. They are trained in the provision of treatment, diagnosis, evaluation, or counseling services to individuals or groups.

Degree requirements: Master's degree in Psychology from a program that is a full member of the Council of Applied Master's Programs in Psychology (CAMPP)

Licensure & credentials: Master's level Psychologists are able to be licensed by The Vermont Office of Professional Regulation.

Counselors, Clinicians, Therapists

The practice of clinical mental health counseling includes diagnosis and treatment of mental conditions or psychiatric disabilities and emotional disorders, psychoeducational techniques aimed at the prevention of such conditions or disabilities, consultations to individuals, couples, families, groups, organizations, and communities, and clinical research into more effective psychotherapeutic treatment modalities.

Degree requirements: master's degree (M.S. or M.A.) in a mental health-related field such as psychology, counseling psychology, marriage or family therapy, among others.

Licensure & Certification: Counselors, Clinicians, and Therapists can be licensed through The Vermont Office of Professional Regulation.

Examples of licensure in Vermont include:

- LCMHC, Licensed Clinical Mental Health Counselor
- LMFT, Licensed Marriage and Family Therapist

Clinical and Master's Level Social Workers

Clinical and Master's Level social workers are trained in social work theory, knowledge, methods, ethics, and practice in the areas of assessment, diagnosis, and treatment of mental, emotional, and behavioral disorders, conditions, and addictions.

Degree requirements: master's degree in social work (MSW), master's degree in social administration (MSSA).

Licensure & credentials: Licensure in Vermont is called:

- LICSW, Licensed Independent Clinical Social Worker through the Vermont Office of Professional regulation
 - LMSW, Licensed Master's Social Worker, provides social work services and must complete 10 hours every two years of continuing education.

Licensed Alcohol & Drug Counselor (LADC)

Licensed Alcohol and Drug Counselors provide services that assist an individual or group to develop an understanding of alcohol and drug abuse dependency problems and to define goals and plan actions reflecting the individual's or group's interests, abilities, and needs as affected by alcohol and drug abuse dependency problems and comorbid conditions.

Degree Requirements: Master's Degree or Doctorate in a human services field from an accredited educational institution.

Licensure and credentials: LADC, Licensed Alcohol and Drug Counselor Licensure by the Vermont State Office of Professional Regulation

B) Medication Evaluation, Management and Consultation Services

Medication Management and Consultation Services include evaluating the need for medication, prescribing and monitoring medication, and providing medical oversight, support and consultation for an individual's mental health care in coordination with other medical providers.

The following health care professionals can prescribe medication. They may also offer assessments, diagnoses and therapy.

Psychiatrists

Psychiatrists are licensed medical doctors who have completed psychiatric training. They can diagnose mental health conditions, prescribe and monitor medications and provide therapy. Some have completed additional training in child and adolescent mental health, substance use disorders or geriatric psychiatry.

Degree requirements: Doctor of Medicine (MD) or Doctor of Osteopathic Medicine (DO), plus completion of residency training in psychiatry.

Licensure & credentials: Licensed physician in Vermont through the Office of Professional Regulation; may also be "Board Certified" by the Board of Neurology and Psychiatry.

Primary Care Physicians

Primary care physicians and pediatricians can prescribe medication, but primary care and mental health professionals should work together to determine an individual's best treatment plan.

Degree requirements: Doctor of Medicine (M.D.) or Doctor of Osteopathic Medicine (DO).

Licensure & credentials: Licensed physician through the Vermont Office of Professional Regulation.

Advanced Practice Registered Nurse

A licensed registered nurse authorized to practice in this state who, because of specialized education and experience, is endorsed to perform acts of medical diagnosis and to prescribe medical, therapeutic, or corrective measures under administrative rules adopted by the board. Included in the APRN scope of work is Psychiatric/ Mental health as well as prescribing medication and prescribing medical, therapeutic, or corrective measures.

Degree Requirements: Master of Science (M.S.) or Doctor of Philosophy (Ph.D.) in nursing with specialized focus of Psychiatry.

Licensure & credentials: APRN Licensing through the Vermont Office of Professional Regulation.

Examples of APRN Licensing include:

- Nurse Practitioner
- Clinical Nurse Specialist in Psychiatric and Mental Health Nursing.

Examples of Credentials include:

- NCLEX, National Council Licensure Examination
- PMHNP-BC, Board Certification in psychiatric nursing through the [American Academy of Nurses Credentialing Center](#)

C) Emergency care and assessment services/mobile crisis services

Emergency Care and Assessment Services (Emergency Services, ES) are time-limited, intensive supports intended to resolve or stabilize the immediate crisis through direct treatment, support services to significant others, or arrangement of other more appropriate resources^{iv}.

Services include:

- Crisis Response – screening and assessment
- Inpatient Screening – voluntary and involuntary
- Court Screenings
- Community Emergencies – disaster response, public education, outreach and referral
- Reassessment – for individuals on Involuntary Status awaiting an inpatient hospital bed
- Mobile Outreach – Community outreach, in tandem with law enforcement as necessary

The following health care professionals may provide Emergency Care and Assessment Services:

Bachelor degree level staff who based on their education, training, or experience, is authorized by a Designated Agency's or Specialized Services Agency's Medical Director as competent to provide the service.

Only Qualified Mental Health Professionals (QMHP) may screen and refer an individual for involuntary psychiatric admission.



Qualified Mental Health Professional ²

A Qualified mental health Professional is a person with professional training, experience, and demonstrated competence in the treatment of mental illness, who shall be a physician, psychologist, social worker, mental health counselor, nurse, or other qualified person designated by the Commissioner. A Qualified Mental Health Professional is designated by the Commissioner to serve and the applicant for involuntary psychiatric admissions.

Degree Requirement: Degree requirements vary based on the applicant's level of experience in crisis services

Credentials: Commissioner designated QMHP's must participate in QMHP- specific training by DMH every two years in order to retain their designation.

The following services at D) through R) are covered by Vermont Medicaid for some Vermonters with additional mental health needs and may be provided by any of the previously described licensed professionals in this section who are operating within their scope of practice, **or** by:

Mental Health Workers/ Social Workers

Bachelor's degree level staff that provide case management, inpatient discharge planning services, placement services and other community-based services to support healthy living. These staff may be referred to as Case Managers, Community Skills Workers, Service Coordinators, Residential Counselors etc. Based on their education, training, or experience, they are authorized by the Designated Agency's/Specialized Services Agency's Medical Director as competent to provide the service.

D) Crisis stabilization bed services

Facility-based Crisis Stabilization and Support Services provide short term services (hours to a few days) designed to stabilize people in an acute mental health crisis and to move to community-based supports as soon as possible with planned discharge and placement.

E) Service planning and coordination

Service planning and coordination assists individuals and their families in planning, developing, choosing, gaining access to, coordinating and monitoring the provision of needed services and supports.

F) Community supports

Community Supports are individualized and goal-oriented services to assist individuals and their families with clearly documented psychosocial needs and diminished function. Services assist the individual to access community supports and develop social skills necessary to improve overall function and promote community connectedness and positive growth.

G) Supported employment



Supported employment services assist individuals with developing, achieving and sustaining work, educational, and career goals.

H) Day services

Community-based services provided in a Day Service environment, where group recovery activities are provided to adults in a milieu that promotes wellness, empowerment, a sense of community, personal responsibility, self-esteem and hope.

I) Transportation

Transportation services are for the necessary transportation of individuals covered by Medicaid to and from an agency facility in order to receive Medicaid- reimbursable services.

J) Special evaluations

A specialized clinical evaluation, such as a neuropsychological, psychosexual, risk assessment or an in-depth trauma evaluation, which includes a child's current level of functioning, mental health, social, and family history, a Diagnostic Statistical Manual (DSM) diagnosis as appropriate to the evaluation type, and recommendations.

K) Family education/consultation

Education, consultation and training services provided to family members, significant others, home providers, foster families and treatment teams to increase knowledge, skills and basic understanding necessary to promote positive change.

L) Respite

In-home or community-based care for the purpose of providing a planned break for parents/guardians or foster care providers for children in foster care/therapeutic foster care.

M) Therapeutic foster care

Short-term individualized support for children in the home of a licensed and contracted foster home provider.

N) Shared living home provider

Shared-living arrangements for adults, offered within a home provider's home.

O) Staffed living

Residential living arrangements for individuals with significant mental health needs staffed full-time by employees of a provider agency.

P) Group living

Living arrangements for three or more people, designed to provide individualized, recovery-oriented treatment plan services in either transitional or longer-term residential rehabilitation settings.

Q) Intensive residential recovery

Specialized group arrangements for three or more people, staffed full-time by employees of a provider agency. These arrangements are designed to be recovery oriented and treatment focused programs for individuals frequently stepping down from hospital level of care.

R) School Based mental Health Services

Behavior Interventionist (BI)

Behavioral Interventionists are mostly Bachelor's degree educated mental health staff who provide 1:1 or small group assistance to students struggling with an emotional disability in a classroom or school setting within the context of an individualized behavior support planning process. The BI services are individualized to the student's mental health and behavioral needs to help the student access his/her academics. The BI Services include clinical training and supervision of the BI, initial and ongoing assessment by clinical professionals, and behavior interventions that are grounded in the assessment and behavior support plan as described in the BI Minimum Standards.

School Based Clinicians/ School Based Social Workers/ Home School Coordinators

The School Based Clinicians/ School Based Social Workers/ Home School Coordinators provide services in school that include assessment, development of Individual Service Plans (ISP), individual therapy, family therapy, group therapy, community supports, service planning & coordination, consultation & education/training to school personnel on mental health topics, prevention and early intervention supports, interagency service coordination, support to Positive Behavioral Interventions and Supports (PBIS) framework, referral for other services and supports. The staff that provide this service are required to have a Master's Degree as a minimum requirement. These services can also be provided by previously described Licensed providers.

Board Certified Behavioral Analyst (BCBA)

BCBA's in schools provide support and training to the Behavioral Interventionist, complete Functional Behavior Assessments and create behavioral support plans for students. In addition the BCBA provides Supervision to BI's in the application of applied behavioral analysis. BCBA's also participate on the students education's team, review's cases, documentation, and client management issues.

Degree requirements: Obtain a doctoral or master's degree from a recognized educational program accredited by the Association for Behavior Analysis International Accreditation Board, or from a program at a recognized educational institution that is approved by the Director and that substantially meets the educational standards of the Association for Behavior Analysis International Accreditation Board or the Behavior Analysis Certification Board. Any program shall include an approved course sequence of the Behavior Analyst Certification Board.

Licensure & credentials: Successfully complete a nationally recognized examination adopted from the Behavior Analyst Certification Board and approved by the Director, related to the principles and practice of applied behavior analysis. Licensure as a Board Certified Behavior Analyst through the Vermont Office of Professional Regulation.

Other Professionals

Peer Specialists



These specialists have lived experience with a mental health condition or substance use disorder. They are often trained and prepared to assist with recovery by helping a person set goals and develop strengths. They provide support, mentoring and guidance.

Pastoral Counselors

Pastoral counselors are clergy members with training in clinical pastoral education. There is currently no licensure for Pastoral Counseling in Vermont.

ⁱ National Alliance on Mental Illness. (2017). *Types of mental health professionals*. Retrieved from <https://www.nami.org/Learn-More/Treatment/Types-of-Mental-Health-Professionals>

ⁱⁱ State of Vermont Secretary of State (10/9/2018). Office of Professional Regulation. Retrieved from <https://www.sec.state.vt.us/professional-regulation.aspx>

ⁱⁱⁱ State of Vermont Agency of Human Services Department of Mental Health (1/1/2019). Retrieved from https://mentalhealth.vermont.gov/sites/dmh/files/documents/Manuals/Mental_Health_Provider_Manual_v5.11.pdf

^{iv} For a complete listing of requirements, see Designated Agency Emergency Services Standards Manual: <http://mentalhealth.vermont.gov/sites/dmh/files/documents/Manuals/Emergency%20Services%20Standards%202017-12.pdf>