Health coverage is working for the state's uninsured

By Jay Couture

When New Hampshire made the decision to expand health care coverage to low-income, working families in 2014, it was estimated that the number of people who would enroll in the N.H. Health Protection Program might reach 50,000 over a five-year period. But today, only six months after the law took effect, there are already 39,500 Granite Staters enrolled in the NHHPP and getting access to health care. Nearly 2,000 of these newly insured individuals are now covered for care at the state’s ten community mental health centers.

The growing enrollment numbers alone are cause to celebrate the success of the program, but a paper recently released by the N.H. Hospital Association further underscored the progress made, reporting that the NHHPP is “…driving a reduction in inpatient admissions, emergency visits and outpatient hospital services among the uninsured.” Hospitals, like community mental health centers, do not turn away people in need, and uncompensated care is a major financial issue for providers. When Governor Maggie Hassan visited Genesis Behavioral Health in Laconia recently, she heard that Genesis has seen a 30 percent increase in the number of individuals receiving services and a corresponding 30 percent drop in uninsured clients. The expansion of health coverage, as predicted, has helped to lessen the financially destabilizing factor of uncompensated care that impacts all health care in our state.

An important fact about the 2,000 new consumers receiving services at the community mental health centers is that many are low-wage workers who would simply not get the care they need without the NHHPP. While the highest priority of the centers is to help those with mental illness get clinical services, there is also the benefit of helping people who are living with mental illness keep their jobs, enjoy productive lives, and stay in their communities.

In the current discussion about the NHHHP and the need for its reauthorization by the Legislature, the unique approach that N.H. took is not always emphasized. Beginning in 2016, the NHHHP provides that the newly covered population will move into the commercial insurance market and get coverage through private managed care companies – and not be covered by a government program. While we will need to monitor the transition to assure that all community mental health services mandated by DHHS are covered, moving folks into the commercial market is an important part of the NHHP, and any delay in reauthorizing it may make it harder for the private market to absorb this group of newly insured.

The requirement for reauthorization of the NHHPP by April 2016 was put into the 2014 law to ensure that the state could see the benefits of the program before it was locked in. Even though we’re the Live Free or Die state, not the Show Me state, the rationale was, “We need to see if it works.” Well, it does
work, and at the current rate of enrollment, we are likely to see 50,000 signed up for coverage under the NHHPP in about one-fifth of the time originally predicted. It’s simple: people want access to health care and the Legislature responded to that by expanding Medicaid with a uniquely-NH solution – the NHHPP.

The community mental health system is still struggling after many years of under-funding but we saw the light at the end of the tunnel when the 2013-2014 Legislature began to address the 2008 Ten-Year Mental Health Plan. As DHHS Commissioner Nick Toumpas noted at the time, it took a long time to let the system fall into disrepair and it will take a long time to fix it. Letting the NHHPP go out of business after one year, defunding emergency services for community mental health centers and delaying opening beds at NH Hospital – all of which are decisions the House made in the budget - is like taking one step forward and two steps back.

On behalf of the community mental health centers and the 50,000 consumers we serve, we encourage the Legislature to let practicality, not ideology, guide their decisions on the state budget and on expanded Medicaid. We urge the Senate and the House to work on a spending plan this year that continues the success and the momentum we are already seeing in the NH Health Protection Program. Jay Couture is Executive Director of Seacoast Mental Health Center, Inc., in Portsmouth and President of the NH Community Behavioral Health Association. This letter was also signed by the nine other community mental health centers.