

Overview of Mental Health Provisions in American Rescue Plan Act

(March 11, 2021)

Key Highlights from the American Rescue Plan Act

- ✓ Nearly **\$4 billion** for state and local mental health and substance use services, school-based mental health programs and workforce training, including \$1.5 billion for the Community Mental Health Services Block Grant, which provides critical resources to states to fill gaps and expand programs;
- ✓ Provides a state option for an enhanced federal Medicaid Federal Medical Assistance Percentage (FMAP) of 85% to help states expand Mobile Crisis Teams, which are a critical tool to respond to people experiencing mental health crises;
- ✓ Provides incentives for the 12 states that have not yet expanded their Medicaid eligibility to encourage them to do so, which would help people with mental illness who lack health insurance gain coverage;
- ✓ \$21.55 billion in Emergency Rental Assistance to help people maintain housing, with an additional \$5 billion to help people experiencing homelessness get housing, including individuals with serious mental illness;
- ✓ \$140 million to promote mental health among health care professionals and first responders;
- ✓ \$128 billion in grants to elementary and secondary schools, which are eligible to be used on mental health services and supports;
- ✓ Extends postpartum coverage in Medicaid for new mothers from 60 days to 12 months, allowing more women to access care when they are most at risk of postpartum mental illness; and
- ✓ \$420 million for mental health and substance use services in the Indian Health Service.

Detailed Overview: Provisions Impacting People with Mental Health Conditions

Mental Health Services

Provides **\$3.88 billion**, to be split among the Substance Abuse and Mental Health Services Administration (SAMHSA), the Health Resources and Services Administration (HRSA) and the Centers for Disease Control and Prevention (CDC), including:

- **\$1.5 billion** for the Community Mental Health Services Block Grant, to be spent by Fiscal Year (FY) 2025 (SAMHSA)
- **\$1.5 billion** for the Substance Abuse Prevention and Treatment Block Grant, to be spent by FY 2025 (SAMHSA)
- **\$80 million** for mental health and substance use disorder training for health professionals, paraprofessionals and public safety officers for reducing and addressing suicide, burnout, and mental health (HRSA)
- **\$20 million** for a national education and awareness campaign directed at health care professionals and first responders on mental health and substance use (CDC)
- **\$40 million** for grants to health care provider associations and Federally Qualified Health Centers (FQHCs) to “establish, enhance, or expand” evidence-informed programs that promote mental health among their workforce (HRSA)
- **\$420 million** for Certified Community Behavioral Health Clinics (CCBHCs) Expansion Grant program (SAMHSA)
 - Note: not all states have CCBHCs, and they may not be available statewide in states that have this program.
- **\$100 million** to support behavioral health workforce recruitment and training, including peer support specialists (HRSA)
- **\$50 million** in grants to support community-based mental health services (SAMHSA)
- **\$30 million** for Project AWARE to support school-based mental health for children (SAMHSA)
- **\$20 million** for youth suicide prevention programs (SAMHSA)
- **\$10 million** for the National Child Traumatic Stress Network (SAMHSA)
- **\$80 million** in grants to support pediatric mental health access (HRSA)

Health Care

- Expands subsidies for people who purchase insurance on the Affordable Care Act (ACA) Marketplace, making it more affordable
- Fully cover COBRA insurance premiums for six months for individuals who lost employment or had their work hours reduced
- **\$420 million** for mental health and substance use services in the Indian Health Service

Housing

- Extends the eviction moratorium through September 30, 2021
- **\$21.55 billion** for Emergency Rental Assistance

- **\$5 billion** for emergency housing vouchers for people experiencing homelessness, including many with serious mental illness

Education

- **\$128 billion** in grants for elementary and secondary schools to respond to COVID-19; these funds may be used for mental health services and supports

Medicaid

- Mandates Medicaid and Children’s Health Insurance Program (CHIP) coverage of COVID-19 vaccines
- Gives states the option to extend postpartum coverage in Medicaid for new mothers from 60 days to 12 months, a critical period for postpartum symptoms of mental illness
- Establishes community-based mobile crisis intervention services as an optional Medicaid benefit, providing 85% federal matching funds for states to expand Mobile Crisis Teams for 3 years
- **\$15 million** for planning grants to states around mobile crisis team implementation.
- Incentivizes Medicaid expansion for the 12 states that have not yet expanded the program, providing a 95% federal matching rate to states for the costs of covering care for newly-eligible individuals for two years (up from the current rate of 90%)
- Temporarily increases the Medicaid matching rate by 10 percentage points for services provided through Medicaid Home and Community Based Services (HCBS) for one year

Veterans

- Eliminates copayments and other cost sharing for veterans between April 6 - September 30, 2021 (for costs already paid, the Department of Veterans Affairs must reimburse veterans)

Detailed Overview: Provisions for Nonprofit Organizations and Individuals

Paycheck Protection Program (PPP)

- **\$7 billion** in new funding for PPP, available to a wider range of nonprofits (NAMI organizations were already eligible for these funds)

Individual Cash Payments

- **\$1,400** payments per individual and qualified dependent, with no cap on household size. This payment will be provided to people with an adjusted gross income on their most recent tax return of up to \$75,000 for a single adult and \$150,000 for married couples filing jointly. The payments phase out at higher incomes, up to a maximum of \$80,000 for a single adult and \$160,000 for a married couple.
 - *Note: Payments will now be made for dependent college students, disabled adults, and other adults who are dependents in qualifying households. Previously, parents or guardians could only claim the bonus for child dependents under 17.*
 - Social Security Disability Insurance (SSDI) beneficiaries and Supplemental Security Income (SSI) are eligible for the payment even if they didn't file a 2019 or 2020 tax return.

Unemployment Benefits

- Provides supplemental unemployment benefits of \$300 per week through September 6 (these benefits were set to expire March 14), in addition to what an individual receives from their state in benefits