



NEW JERSEY

1.36

MILLION

people living in New Jersey have a diagnosed mental health condition

Coverage Snapshot

Percentages of the population with either commercial insurance, Medicaid, or no insurance.

Note: Percentages do not equal 100% as some people have Medicare or military coverage.



60.3%
WITH COMMERCIAL INSURANCE



18.4%
WITH MEDICAID
Includes dual-eligibles covered by both Medicare and Medicaid.



7.2%
ARE UNINSURED

STATE PROGRESS: Improving Access to Care

Regardless of type of health coverage, people with mental health diagnoses are being under treated.

WITH COMMERCIAL INSURANCE

Only 28.9% received specialty care*



WITH MEDICAID

Only 45.9% received specialty care*



Among people visiting the ER or hospital for mental health or substance use treatment,

only **37.3%** get follow-up care within 30 days.

Drug overdose deaths per 100,000

32.0

Suicides per 100,000

7.8

* Specialty care is defined as care from a behavioral health specialist in an inpatient, outpatient, or professional setting.

Sources: SAMHSA, [2021 National Survey on Drug Use and Health: Model-Based Estimated Totals](#) (prevalence of mental health conditions) and Milliman, "Access Across America" (2023) [Inseparable.us/accessacrossamerica](https://www.inseparable.us/accessacrossamerica) (all other data).

- Meaningful progress
- Partial progress
- Little or no progress

1 Expand coverage of care

- Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment
- Cover out-of-network care at no extra cost if timely in-network care is not available
- Extend Medicaid eligibility to low-income adults
- Provide Medicaid coverage to persons prior to release from custody

2 Leverage the mental health workforce

- Cover telemental health services in commercial insurance and reimburse at in-person rates
- Join interstate licensure compacts, such as:
 - Psychology Interjurisdictional Compact (PSYPACT)
 - Counseling Compact
 - Social Work Licensure Compact
- Cover trained peer support specialists in state Medicaid plan




3 Promote prevention and early intervention











- Cover annual mental health wellness exams without co-pays
- Adopt state Medicaid waiver to cover social determinants of health
- Cover the Collaborative Care Model of integrated mental health and primary care services in:
 - Commercial insurance plans
 - State Medicaid plan

State progress: improving access to care

State policymakers across the country have the power to improve access to mental health care.

Inseparable's state snapshots provide an overview of each state's progress in adopting a range of policies in the categories below that make mental health care easier to find, easier to pay for, and more effective for individuals and their families.

-  **Meaningful progress**
-  **Partial progress**
-  **Little or no progress**

1 EXPAND COVERAGE OF CARE	
Policy goal	Scoring
Require plans to use transparent, nonprofit clinical guidelines and cover all medically necessary treatment	<ul style="list-style-type: none">  Enacted legislation  No enacted legislation
Cover out-of-network care at no extra cost if timely in-network care is not available	<ul style="list-style-type: none">  Enacted legislation  No enacted legislation
Extend Medicaid eligibility to low-income adults	<ul style="list-style-type: none">  Adopted  Adopted, but not implemented  Not adopted
Provide Medicaid coverage to persons prior to release from custody	<ul style="list-style-type: none">  Approved reentry waiver  Pending reentry waiver  No reentry waiver

2 LEVERAGE THE MENTAL HEALTH WORKFORCE

Policy goal	Scoring
Cover telemental health services in commercial insurance and reimburse at in-person rates	<ul style="list-style-type: none"> <input checked="" type="radio"/> Required coverage at in-person rates <input type="radio"/> Coverage OR in-person rate requirement <input type="radio"/> No coverage or reimbursement requirement
Join the Psychology Interjurisdictional Compact	<ul style="list-style-type: none"> <input checked="" type="radio"/> Enacted legislation <input type="radio"/> Enacted, but not implemented <input type="radio"/> No enacted legislation
Join the Counseling Compact	<ul style="list-style-type: none"> <input checked="" type="radio"/> Enacted legislation <input type="radio"/> Enacted, but not implemented <input type="radio"/> No enacted legislation
Join the Social Work Licensure Compact	<ul style="list-style-type: none"> <input checked="" type="radio"/> Enacted legislation <input type="radio"/> Enacted, but not implemented <input type="radio"/> No enacted legislation
Cover trained peer support specialists in state Medicaid plan	<ul style="list-style-type: none"> <input checked="" type="radio"/> Covered in Medicaid plan <input type="radio"/> Limited coverage in Medicaid plan <input type="radio"/> Not covered in Medicaid plan

3 PROMOTE PREVENTION AND EARLY INTERVENTION

Policy goal	Scoring
Cover annual mental health wellness exams without co-pays	<ul style="list-style-type: none"> <input checked="" type="radio"/> Enacted legislation <input type="radio"/> No enacted legislation
Adopt state Medicaid waiver to cover social determinants of health	<ul style="list-style-type: none"> <input checked="" type="radio"/> Approved health-related social needs waiver <input type="radio"/> Pending or limited approved waiver <input type="radio"/> No health-related social needs waiver
Cover the Collaborative Care Model of integrated mental health and primary care services in commercial insurance plans	<ul style="list-style-type: none"> <input checked="" type="radio"/> Enacted legislation <input type="radio"/> No enacted legislation
Cover the Collaborative Care Model of integrated mental health and primary care services in the state Medicaid plan	<ul style="list-style-type: none"> <input checked="" type="radio"/> Enacted legislation <input type="radio"/> No enacted legislation