

## *An Act to support behavioral health prevention for children*

**Bill Number:**  
H.1228/S.802

**Lead Sponsors:**  
Rep. Kushmerek & Sen. O'Connor

*This bill requires private health insurance and the Group Insurance Commission (GIC) to cover preventive behavioral health services for children, in line with MassHealth.*

### **What does this legislation do?**

- Requires private insurance and the GIC to mirror MassHealth's policy of covering preventive behavioral health services for children and youth under age 21 – at least six visits with a behavioral health clinician prior to a formal mental health diagnosis. Services can be delivered in an integrated primary care, community or school setting.
- Builds on provisions the legislature passed last session to ensure health insurance parity for behavioral health services and coverage for an annual mental health wellness exam in the “Mental Health ABC Act” (Chapter 177 of the Acts of 2022).

### **Why is this legislation needed?**

- Mental and behavioral health conditions impact approximately [1 in 6](#) children. [Half](#) of all mental health conditions begin by age 14 and three-fourths by age 24.
- Providing care before issues reach a clinical diagnosis can help minimize or prevent behavioral health. Yet, in our diagnosis-driven health care system, providers often cannot receive payment for prevention-oriented behavioral health services.
- MassHealth covers and pays for preventive behavioral health services – short term support for children and families who show developmental, mental or behavioral health concerns even if they do not yet meet the level of a clinical diagnosis. However, the GIC and private insurance typically do not cover these services without requiring providers to indicate a clinical diagnosis code.

### **Why is this a health equity issue?**

- Prevention is especially important in infancy and [early childhood](#). Given the prevalence of racial inequities in maternal health, it is important to increase support for postpartum individuals across multiple settings.
- Preventive behavioral health services can help families address [stress related to unmet social needs](#), such as housing, food and transportation, which disproportionately impact marginalized communities.
- Aligning coverage among MassHealth, the GIC and private insurance *helps make offering preventive behavioral health services more sustainable for providers who see families with a mix of health insurance types, thereby increasing access to these services for all children.*