

## Cost-Sharing Requirements

**What's In The Bill:** Beginning on October 1, 2028, both the House and Senate reconciliation bills would require states to impose cost sharing for covered services on Medicaid expansion enrollees with an income that exceeds 100 percent of the federal poverty line (currently \$15,650 for individuals and \$32,150 for families). There are several proposed exceptions to the cost-sharing requirements, including exceptions for mental health and substance use disorder services, but these exceptions may not cover all services provided by community-based behavioral health clinics.

**Impact:** Cost-sharing requirements generally lead to reduced utilization of services, particularly among low-income patients. [Research indicates that even small copayments](#) can deter many individuals in need from seeking necessary care, including mental health and substance use disorder treatment services.

Medicaid covers the cost of essential services and life-saving medications, including treatment medications for opioid and alcohol use disorders. Imposing cost-sharing for individuals to obtain these services and medications would lead to many people foregoing them, leading to higher rates of overdoses and other poor health outcomes.

**Bottom Line:** Cost-sharing has been linked to lower utilization of health care services, poorer health outcomes, and greater financial strain.

**Our Ask:** Broaden the exceptions for mental health and substance use disorder services to proposed cost-sharing mandates in both the House and Senate reconciliation bills to include services provided at community-based mental health and substance use providers.

### **Talking Points:**

- People experiencing mental health and substance use disorder challenges can sometimes face significant challenges navigating systems of care. Even modest co-pays or premiums can discourage individuals from seeking or continuing treatment.
- Mental health and substance use treatment is most effective when it is consistent and occurs early, but added costs can cause interruptions in care. Gaps in care increase the risk of relapse, hospitalization, and incarceration.
- Unburdened access to mental and behavioral health services for children and adolescents is particularly important, as any delay in care can have serious impacts on their cognitive and emotional development and lead to more serious conditions.