

EDITORIAL

Editorial: Reward firms that prioritize inclusion

BBJ We've all heard about the companies that have pulled back on diversity, equity and inclusion programs since Donald Trump was elected president last November. And we've heard about how that retreat has hurt minority business owners. For Black Business Month this month, we urge readers to do more to work with companies that are persevering with inclusion efforts, whether or not they're making a point to talk openly about it.

Business owners are stretched thin, being asked to step up – and are doing so in all kinds of ways – to make up for where the federal government is falling

short. So instead of expecting them to do more, it's incumbent on the rest of us – their customers and clients – to recognize those that continue to seek diversity both in their workforces and in the contractors they work with.

It's not hard to find such companies. Our Employer Inclusivity Index this past spring included nearly three dozen companies – large, small and midsized – that volunteered to share data they are already filing with the federal government pertaining to the diversity in their workforces. Many of those companies also took part in our April event, where Gov. Maura Healey

and others spoke in support of continued efforts by local employers to make sure all workers are included and recognized for their contributions.

Beyond showing courage by embracing diversity as a worthy goal, local companies still making the effort also ought to be recognized for simply showing good business sense. No matter which way the political winds blow, there's plenty of research showing diverse companies do better. Foremost among that research is a 2023 report from McKinsey & Co. that relies on data from 1,265 companies in 23 countries, showing that “companies

with diverse leadership teams continue to be associated with higher financial returns.”

Black Business Month seems like a good time to urge readers to reward companies that haven't shied away from diversity efforts of their own or from supporting local nonprofits helping under-served communities. As for those businesses that are still wary of speaking out about such efforts, remember that here in Massachusetts, customers, vendors and business partners are looking for reasons to support businesses that do the right thing – no matter the political climate.

OPINION

Plans should cover behavioral health services

Massachusetts took another bold step forward as a leader in healthcare in 2023 when it launched a network of community behavioral health centers across the commonwealth. As part of the state's visionary Roadmap for Behavioral Health Reform, these centers are transforming the response to mental health and substance-use needs for people of all ages and walks of life.

The 31 community behavioral health centers, or CBHCs, offer urgent behavioral healthcare, same-day evaluations and referrals, short-term crisis stabilization, and even mobile crisis response. In the 2½ years since they opened, both clinicians and clients served at the centers have found the model to be effective in promoting individualized and patient-centered care. The centers were designed to ensure that no one falls through the cracks during a crisis.

And yet there is a troubling gap that prevents these centers from reaching their full potential: Your health insurance may not cover all of the services you can access there.

For those enrolled in Medicaid, or MassHealth as it is known in



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Massachusetts, the CBHC system is working. MassHealth reimburses the centers for a range of services through a single bundled payment for each patient encounter. However, commercial (or private) health plans only reimburse for crisis services provided through CBHCs.

For the 60% of Massachusetts residents covered by commercial health plans, that could be a problem as there is no coverage of CBHC-based services that support long-term recovery and stability. For example, someone entering with an urgent need may not be able to access the psychiatry, therapy and peer services on a same-day or next-day basis at the CBHC. These services are critical to avoiding crisis care and supporting continued care after a crisis.

Furthermore, individuals with commercial health plans will not be covered for ongoing support, such as coordination with a child's school or primary care; recovery coaching to support individuals with substance-use disorders; and nurse-led health interventions with corresponding lab work and case management. Instead, commercially insured patients will

be forced to pay out of pocket for the CBHC's stabilization services after a crisis or be referred to the traditional outpatient mental health system – where they may face long wait times to see a therapist or psychiatrist and not have vital supports available to them.

This is the critical moment when people most need support – and yet many are left without it.

In 2022, prior to the launch of the CBHCs, Massachusetts passed landmark mental health reform legislation, “An Act Addressing Barriers to Care for Mental Health.” This is when commercial insurers were required to provide mental health crisis coverage. It is time to improve upon this law.

A new bill (S.703/H.1276), backed by the Association for Behavioral Healthcare and many other mental health advocates, as well as providers and patients, will require commercial health plan coverage of the entire suite of services provided by CBHCs. It would accomplish this through a bundled payment per visit, similar to MassHealth.

Commercial insurers may cry foul in knee-jerk fashion about the cost implications, but a required review

of the proposed legislation by the Center for Health Information and Analysis has found that the financial impact would be even less than pennies on the dollar.

In its report, CHIA noted that health insurance premiums would increase between approximately 43 cents and 61 cents per member per month over a projection period of five years. That equates to a premium cost range of 0.05% to 0.07%. So, for a modest investment, insurers can dramatically expand access to timely, evidence-based behavioral health services.

Behavioral health challenges don't discriminate by payor type, and neither should our healthcare system. By requiring commercial health plans to cover the full range of CBHC services, the state would ensure equity in access to care.

This legislation levels the playing field, making good on the commonwealth's commitment to behavioral health parity and ensuring that CBHCs can truly function as open doors to recovery for all residents.

The cost is truly minuscule. The impact on people's lives would be immense.