

FINANCIAL INACCESSIBILITY OF MENTAL HEALTHCARE IN THE UNITED STATES

Sophie Lasswell

FOOTNOTES

1. "Definition: Adverse Benefit Determination from 42 CFR § 438.400," *Law Cornell*, Legal Information Institute, accessed October 8, 2022, https://www.law.cornell.edu/definitions/index.php?width=840&height=800&iframe=true&def_id=783cdd03a008f215dd18af5dfa19feb9&term_occur=3&term_src=Title:42:Chapter:IV:Subchapter:C:Part:438:Subpart:F:438.406.
2. "Affordable Care Act (ACA)," *Healthcare*, accessed March 26, 2022, <https://www.healthcare.gov/glossary/affordable-care-act>.
3. "Age-Adjusted Rates - Statistics Teaching Tools," *New York State Department of Health*, accessed October 8, 2022, <https://www.health.ny.gov/diseases/chronic/ageadj.htm>.
4. "Behavioral Health vs Mental Health," *Alvernia University*, accessed March 26, 2022, <https://online.alvernia.edu/program-resources/behavioral-health-vs-mental-health>.
5. "Delivery System Reform Incentive Payment (DSRIP) Programs," *Medicaid and CHIP Payment and Access Commission*, March 2015, accessed March 26, 2022, <https://www.macpac.gov/publication/delivery-system-reform-incentive-payment-dsrip-programs-2/#:~:text=March%202015,undertake%20delivery%20system%20transformation%20efforts>.
6. Adam Hayes, "Federal Poverty Level (FPL)," *Investopedia*, January 19, 2022, <https://www.investopedia.com/terms/f/fpl.asp>.
7. "Health Insurance," *HealthCare*, accessed February 26, 2022, <https://www.healthcare.gov/glossary/health-insurance>.
8. "Healthcare," Longdom Publishing S.L., accessed February 26, 2022, <https://www.longdom.org/peer-reviewed-journals/healthcare-931.html#:~:text=Health%20care%2C%20health%2Dcare%2C,professionals%20in%20allied%20health%20fields>.
9. "About Mental Health," *Centers for Disease Control and Prevention*, June 28, 2021, <https://www.cdc.gov/mentalhealth/learn/index.htm>.
10. "Outpatient Behavioral Health," *MountainStar Healthcare*, accessed October 8, 2022, <https://mountainstar.com/specialties/outpatient-mental-health-care>.
11. "Parity Definition & Meaning," *Merriam-Webster*, accessed February 26, 2022, <https://www.merriam-webster.com/dictionary/parity>.
12. "Deadly Inequality in the Health Care 'Safety Net': Uninsured Ethnic Minorities' Struggle to Live with Life-Threatening Illnesses," *International Journal for the Analysis of Health* 18, no. 2 (June 2004): 258–275, <https://doi.org/10.1525/maq.2004.18.2.258>.
13. "Social Drift," *Encyclopedia*, accessed February 26, 2022, <https://www.encyclopedia.com/social-sciences/dictionaries-thesauruses-pictures-and-press-releases/social-drift>.
14. "Social Mobility," *Britannica*, February 7, 2022, <https://www.britannica.com/topic/social-mobility>.
15. "Socioeconomic Status," *American Psychological Association*, accessed February 26, 2022, <https://www.apa.org/topics/socioeconomic-status>.

16. "Mental Health Parity," *American Psychiatric Association*, accessed February 26, 2022, <https://www.psychiatry.org/psychiatrists/advocacy/federal-affairs/health-insurance-coverage-access-to-care/mental-health-parity>.
17. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation," *Health Matrix: Journal of Law-Medicine* 31 (January 2021): 377–408, <https://scholarlycommons.law.case.edu/healthmatrix/vol31/iss1/15>.
18. William C. Reeves et al., "Mental Illness Surveillance Among Adults in the United States," *Centers for Disease Control and Prevention*, 2011, <https://www.cdc.gov/mmwr/pdf/other/su6003.pdf>.
19. "Mental Illness," *National Institute of Mental Health*, 2020, [https://www.nimh.nih.gov/health/statistics/mental-illness#:~:text=Prevalence%20of%20Any%20Mental%20Illness%20\(AMI\),-Figure%20%20shows&text=This%20number%20represented%2021.0%25%20of,50%20and%20older%20\(14.5%25\)](https://www.nimh.nih.gov/health/statistics/mental-illness#:~:text=Prevalence%20of%20Any%20Mental%20Illness%20(AMI),-Figure%20%20shows&text=This%20number%20represented%2021.0%25%20of,50%20and%20older%20(14.5%25)).
20. "Mental Illness," National Institute of Mental Health.
21. "What Providers Should Know: Mental Health Disparities Among Racial and Ethnic Minorities," *American Psychological Association*, accessed October 8, 2022, <https://www.apa.org/pi/disability/resources/mental-health-disparities>.
22. Lela R. McKnight, "Racial and Ethnic Disparities in the Prevalence of Stress and Worry, Mental Health Conditions, and Increased Substance Use Among Adults During the COVID-19 Pandemic — United States, April and May 2020," *National Center for Biotechnology Information*, 2021, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7861483/>.
23. Emily P. Terlizzi and Benjamin Zablotzky, "Mental Health Treatment Among Adults: United States, 2019," *Centers for Disease Control and Prevention*, 2020, <https://www.cdc.gov/nchs/products/databriefs/db380.htm>.
24. Lela R. McKnight, "Racial and Ethnic Disparities in the Prevalence of Stress and Worry, Mental Health Conditions, and Increased Substance Use Among Adults During the COVID-19 Pandemic — United States, April and May 2020."
25. Laura A. Pratt and Debra J. Brody, "Depression in the US Household Population, 2009-2012," *Centers for Disease Control and Prevention*, December 2014, <https://www.cdc.gov/nchs/products/databriefs/db172.htm>.
26. "Low-Income Communities," *Anxiety and Depression Association of America*, 2018, <https://adaa.org/find-help/by-demographics/low-income>.
27. Judith Weissman et al., "Serious Psychological Distress Among Adults: United States, 2009–2013," *Controls for Disease Control and Prevention*, May 2015, [https://www.cdc.gov/nchs/products/databriefs/db203.htm#:~:text=Data%20from%20the%20National%20Health%20Interview%20Survey%2C%202009%E2%80%932013&text=Among%20all%20adults%2C%20as%20income,serious%20psychological%20distress%20\(20.5%25\)](https://www.cdc.gov/nchs/products/databriefs/db203.htm#:~:text=Data%20from%20the%20National%20Health%20Interview%20Survey%2C%202009%E2%80%932013&text=Among%20all%20adults%2C%20as%20income,serious%20psychological%20distress%20(20.5%25)).
28. V. Lorant et al., "Socioeconomic Inequalities in Depression: A Meta-Analysis," *American Journal of Epidemiology* 157, no. 2 (January 15, 2003): 98–112, <https://doi.org/10.1093/aje/kwf182>.
29. "Special Report: New Threats to Human Security in the Anthropocene," *United Nations Development Programme*, 2022, <https://www.undp.org/arab-states/publications/new-threats-human-security-anthropocene>.
30. Lorant et al., "Socioeconomic Inequalities in Depression: A Meta-Analysis."
31. "How Mental Illness Affects the Entire Family, Clearview Treatment Program," accessed October 16, 2022, <https://www.clearviewtreatment.com/resources/blog/mental-illness-affects-family/>.
32. Azlinda Azman et al., "The Mentally Ill and their Impact on Family Caregivers: A Qualitative Case Study," *International Social Work* 62, no. 1 (September 19, 2017), <https://journals.sagepub.com/doi/full/10.1177/0020872817731146>.
33. Ibid.

34. "Deciding When to Seek Treatment," *Association for Behavioral and Cognitive Therapies*, accessed October 8, 2022, <https://www.abct.org/get-help/deciding-when-to-seek-treatment/>.
35. "Mental Illness Surveillance among Adults in the US," *Morbidity and Mortality Weekly Report*, CDC, September 2011, <https://www.cdc.gov/mmwr/preview/mmwrhtml/su6003a1.htm>.
36. "Top 5 Reasons to Consult with a Mental Health Professional," *University of Rochester Medical Center*, accessed October 8, 2022, <https://www.urmc.rochester.edu/mental-health-wellness/seek-help.aspx>.
37. Emily P. Terlizzi and Benjamin Zablotzky, "Mental Health Treatment Among Adults: United States, 2019."
38. "2019 State Profile — United States and Other Jurisdictions National Mental Health Services Survey," *Substance Abuse and Mental Health Services*, 2019, https://www.samhsa.gov/data/quick-statistics-results?qs_type=nmhss&state=United%20States&year=2019.
39. Ibid.
40. Ibid.
41. "Psychotherapy," *National Alliance on Mental Illness*, accessed October 12, 2022, <https://www.nami.org/About-Mental-Illness/Treatments/Psychotherapy#:~:text=Studies%20of%20CBT%20have%20shown,disorder%2C%20eating%20disorders%20and%20schizophrenia>.
42. Ibid.
43. Nicholas C. Coombs et al., "Barriers to Healthcare Access among US Adults with Mental Health Challenges: A Population-Based Study," *National Center for Biotechnology Information*, 2021, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8214217/>.
44. J. Levesque, M.F. Harris, and G. Russell, "Patient-Centred Access to Health Care: Conceptualising Access at the Interface of Health Systems and Populations," *International Journal for Equity in Health*, 12 no. 13 (2013), <https://www.doi.org/10.1186/1475-9276-12-18>.
45. "The Doctor is Out," *National Alliance on Mental Illness*, accessed October 8, 2022, <https://www.nami.org/Support-Education/Publications-Reports/Public-Policy-Reports/The-Doctor-is-Out>.
46. Nicholas C. Coombs et al., "Barriers to Healthcare Access among US Adults with Mental Health Challenges: A Population-Based Study."
47. "5 Barriers to Mental Health Treatment and Access to Care," *Social Solutions*, May 4, 2022, <https://www.socialsolutions.com/blog/barriers-to-mental-healthcare-access/>.
48. Ashley Laurretta, "How Much Does Therapy Cost?" *Forbes Health*, June 27, 2022, <https://www.forbes.com/health/mind/how-much-does-therapy-cost/#:~:text=The%20average%20cost%20of%20psychotherapy,to%20be%20billed%20per%20session>.
49. Kyle L. Grazier, "An Examination of Costs, Charges, and Payments for Inpatient Psychiatric Treatment in Community Hospitals," *PubMed*, accessed October 8, 2022, <https://pubmed.ncbi.nlm.nih.gov/22588167/>.
50. "Study Reveals Lack of Access as Root Cause for Mental Health Crisis in America," *National Council for Mental Wellbeing*, accessed October 8, 2022, <https://www.thenationalcouncil.org/news/lack-of-access-root-cause-mental-health-crisis-in-america/>.
51. "Depression Rates by Country 2022," *World Population Review*, accessed October 8, 2022, <https://worldpopulationreview.com/country-rankings/depression-rates-by-country>.
52. Ibid.
53. Ibid.
54. Sarah Kliff, "Seven Facts about America's Mental Health-Care System," *Washington Post*, December 17, 2012,

- <https://www.washingtonpost.com/news/wonk/wp/2012/12/17/seven-facts-about-americas-mental-health-care-system/>.
55. John Hudak, "A Dozen Facts about the Economics of the US Health-Care System," *Brookings Institution*, 2020, <https://www.brookings.edu/research/a-dozen-facts-about-the-economics-of-the-u-s-health-care-system/>.
 56. "US Health Care Spending Highest Among Developed Countries," *Johns Hopkins Bloomberg School of Public Health*, January 7, 2019, <https://publichealth.jhu.edu/2019/us-health-care-spending-highest-among-developed-countries>.
 57. John Hudak, "A Dozen Facts about the Economics of the US Health-Care System."
 58. "How US Health Insurance Works," *Stanford Vaden Health Services*, accessed October 12, 2022, <https://vaden.stanford.edu/insurance-referral-office/health-insurance-overview/how-us-health-insurance-works#:~:text=Health%20insurance%20offers%20a%20way,who%20are%20making%20similar%20payments>.
 59. Kara Jacobson, Nicholas Goodwin, and Ruth Parker, "Do You Have Health Insurance?" *Substance Abuse and Mental Health Services Administration*, accessed October 12, 2022, <https://www.samhsa.gov/sites/default/files/health-insurance-how-do-i-get-pay-use-with-notes.pdf>.
 60. "Health Expenditure and Financing," *Organization for Economic Cooperation and Development*, June 2021, <https://stats.oecd.org/Index.aspx?DataSetCode=SHA>.
 61. "Prevalence - Mental Disorders - Sex: Both - Age: All Ages (Number)," *Our World in Data*, accessed October 12, 2022, <https://ourworldindata.org/grapher/people-with-mental-health-disorders?tab=table&country=~FIN>.
 62. "Finland Population (LIVE)," *Worldometer*, accessed October 12, 2022, <https://www.worldometers.info/world-population/finland-population/>.
 63. (5.56 million Finnish population) / (780,382 Finns with mental disorders in 2019) = 7.12% of Finns who had mental illness in 2019.
 64. "Looking for Mental Health Services," *Centre for Addiction and Mental Health*, accessed May 10, 2022, <https://www.camh.ca/en/health-info/guides-and-publications/looking-for-mental-health-services#:~:text=Treatment%20from%20a%20psychiatrist%20or,will%20not%20cost%20you%20anything>.
 65. "Mental Illness and Addiction: Facts and Statistics," *Centre for Addiction and Mental Health*, accessed October 12, 2022, <https://www.camh.ca/en/driving-change/the-crisis-is-real/mental-health-statistics#:~:text=In%20a%20given%20year%20C%201,Canadians%20experiences%20a%20mental%20illness>.
 66. "CMHA Applauds Budget 2021 investments in Mental Health," *Canadian Mental Health Association*, April 20, 2021, <https://cmha.ca/brochure/cmha-applauds-budget-2021-investments-in-mental-health/>.
 67. Torleif Ruud and Friis Svein, "Community-Based Mental Health Services in Norway," *Consortium Psychiatricum* 2, no. 1 (2021), <https://www.doi.org/10.17816/CP43>.
 68. Ibid.
 69. "International Health Care System Profiles: Norway," *Commonwealth Fund*, June 5, 2020, <https://www.commonwealthfund.org/international-health-policy-center/countries/norway>.
 70. "Laws and Regulations," *Substance Abuse and Mental Health Services Administration*, September 27, 2022, <https://www.samhsa.gov/about-us/who-we-are/laws-regulations>.
 71. "Medicare Coverage of Mental Health and Substance Abuse Services," *Center for Medicare Advocacy*, accessed October 19, 2022, <https://medicareadvocacy.org/medicare-info/medicare-coverage-of-mental-health-services/>.

72. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation."
73. "Results from the 2009 National Survey on Drug Use and Health: Mental Health Findings," *Substance Abuse and Mental Health Services Administration*, US Department of Health and Human Services, December 2010, <https://www.counseling.org/docs/public-policy-resources-reports/2k9mentalhealthresults.pdf?sfvrsn%E2%80%B0=%E2%80%B02>.
74. "Results from the 2011 National Survey on Drug Use and Health: Mental Health Findings," *Substance Abuse and Mental Health Services Administration*, US Department of Health and Human Services, November 2012, <https://www.samhsa.gov/data/sites/default/files/2011MHFDT/2k11MHFR/Web/NSDUHmhfr2011.htm#:~:text=Among%20the%202.6%20million%20adults,health%20treatment%20in%20that%20period.>
75. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation."
76. Ibid.
77. Scott Pelley, "Denied," *60 Minutes*, Columbia Broadcasting System, December 14, 2014, <https://www.cbsnews.com/news/mental-illness-health-care-insurance-60-minutes/>.
78. Ibid.
79. Ibid.
80. Ibid.
81. Ibid.
82. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation."
83. Bruce Japsen, "'60 Minutes' Shows Insurers Deny Mental Health Treatment Despite ACA Rules," *Forbes*, December 14, 2014, <https://www.forbes.com/sites/brucejapsen/2014/12/14/60-minutes-shows-mental-health-claim-denials-persist-despite-obamacare-rules/?sh=1377ced854c5>.
84. Ibid.
85. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation."
86. Ibid.
87. Ibid.
88. J. Sareen et al., "Relationship Between Household Income and Mental Disorders: Findings From a Population-Based Longitudinal Study," *Arch Gen Psychiatry*, 68, no. 4 (2011): 419–427, <https://www.doi.org/10.1001/archgenpsychiatry.2011.15>.
89. "United States Demographics of Low-Income Children," *National Center for Children in Poverty*, Bank Street Graduate School of Education, accessed October 15, 2022, <https://www.nccp.org/demographic/>.
90. "How the Census Bureau Measures Poverty," *United States Census Bureau*, accessed October 15, 2022, <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>.
91. Emily A. Shrider et al., "Income and Poverty in the United States: 2020," *United States Census Bureau*, 2021, <https://www.census.gov/library/publications/2021/demo/p60-273.html>.
92. "3.4 Million More Children in Poverty in February 2022 than December 2021," *Center on Poverty & Social Policy*, Columbia University, March 23, 2022, <https://www.povertycenter.columbia.edu/news-internal/monthly-poverty-february-2022#:~:text=M onthly%20poverty%20remained%20elevated%20in,povetry%20rate%20of%2012.5%20percent.>
93. J. Sareen et al., "Relationship Between Household Income and Mental Disorders: Findings From a Population-Based Longitudinal Study."
94. "Low Income & its Effects on Mental Health," *Anxiety & Depression Association of America*, accessed October 15, 2022,

<https://adaa.org/find-help/by-demographics/low-income#:~:text=According%20to%20the%20CD C%2C%208.7,level%20report%20severe%20psychological%20distress>.

95. Nancy De Lew, George Greenberg, and Kraig Kinchen, "A Layman's Guide to the US Healthcare System," *Medicare and Medicaid Research Review* 14, no. 1 (1992): 151–169, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4193322/>.
96. "A Profile of the Working Poor, 2018," *US Bureau of Labor Statistics*, United States Department of Labor, July 2020, <https://www.bls.gov/opub/reports/working-poor/2018/home.htm>.
97. Jeffrey Wenger, "The Continuing Problems with Part-Time Jobs," *Economic Policy Institute*, March 31, 2001, https://www.epi.org/publication/issuebriefs_ib155/.
98. Ayana Douglas-Hall and Michelle Chau, "Most Low-Income Parents Are Employed," *National Center for Children in Poverty*, Bank Street Graduate School of Education, November 2007, <https://www.nccp.org/publication/most-low-income-parents-are-employed/>.
99. "Personal Care and Service Occupations," *CollegeGrad*, accessed October 15, 2022, <https://collegegrad.com/careers/personal-care-and-service>.
100. Ayana Douglas-Hall et al., "Most Low-Income Parents are Employed."
101. "News Release: Employee Benefits in the United States - March 2022," *Bureau of Labor Statistics*, US Department of Labor, September 22, 2022, <https://www.bls.gov/news.release/pdf/ebs2.pdf>.
102. "5 Uses for Life Insurance Benefits," *Allstate Insurance Company*, July 2021, <https://www.allstate.com/resources/life-insurance/life-insurance-benefits>.
103. Jennifer Tolbert, Kendal Orgera, and Anthony Damico, "Key Facts About the Uninsured Population," *Kaiser Family Foundation*, November 6, 2020, <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>.
104. "Low-Income Working Families: Facts and Figures," *Urban Institute*, Office of Public Affairs, August 25, 2005, <https://webarchive.urban.org/publications/900832.html>.
105. Natasha Tracy, "Residential Mental Health Treatment Centers: Types and Costs," *HealthyPlace*, accessed October 15, 2022, <https://www.healthyplace.com/other-info/mental-illness-overview/residential-mental-health-treatment-centers-types-and-costs#:~:text=Costs%20of%20Mental%20Health%20Treatment,month%20for%20sober%20living%20facilities>.
106. "Inpatient - Average Cost, Typical Prices, Ballpark," *Consumer Health Ratings*, accessed October 15, 2022, https://consumerhealthratings.com/healthcare_category/inpatient-average-cost-typical-prices-ballpark/.
107. "70% Rise in Hospital Room Costs Since 1980," *The New York Times*, November 5, 1986, <https://www.nytimes.com/1986/11/05/us/70-rise-in-hospital-room-costs-since-1980.html>.
108. "Why Health Insurance is Important: Protection from High Medical Costs," *HealthCare*, US Centers for Medicare & Medicaid Services, accessed October 15, 2022, <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>.
109. $(\$30,000.00 \text{ for a 3-day stay}) / (3 \text{ days}) = \$10,000.00 \text{ for a daily hospital stay}$
110. Ladd Egan, "What's it Going to Cost if you End Up in the Hospital with COVID-19? A Lot," *Deseret News*, December 30, 2021, <https://www.deseret.com/utah/2021/12/30/22860545/covid-19-cost-of-hospital-hospitalization-utah-insurance-how-much-does-it-cost-if-i-get-sick-bill>.
111. Drew Desilver, "For Most US Workers, Real Wages have Barely Budged in Decades," *Pew Research Center*, August 7, 2018, <https://www.pewresearch.org/fact-tank/2018/08/07/for-most-us-workers-real-wages-have-barely-budged-for-decades/>.

112. "Suicide," *National Institute of Mental Health*, US Department of Health and Human Services, accessed October 15, 2022, <https://www.nimh.nih.gov/health/statistics/suicide>.
113. Ibid.
114. Ibid.
115. Tanner J. Bommersbach, Robert A. Rosenheck, and Taeho Greg Rhee, "National Trends of Mental Health Care Among US Adults Who Attempted Suicide in the Past 12 Months," *JAMA Psychiatry* 79, no. 3 (2022): 219–231, <https://doi.org/10.1001/jamapsychiatry.2021.3958>.
116. Ibid.
117. Ibid.
118. Ibid.
119. Farzana Akkas and Allison Corr, "Mental Health Conditions Can Contribute to Suicide Risk," *The PEW Charitable Trusts*, May 2, 2022, <https://www.pewtrusts.org/en/research-and-analysis/articles/2022/05/02/mental-health-conditions-can-contribute-to-suicide-risk>.
120. Ivan W. Miller et al., "Suicide Prevention in an Emergency Department Population: The ED-SAFE Study," *JAMA Psychiatry* 74, no. 6 (2017): 563–570, <https://www.doi.org/10.1001/jamapsychiatry.2017.0678>.
121. "The Effect of Health Care Cost Growth on the US Economy," *United States Department of Health and Human Services*, accessed October 15, 2022, <https://aspe.hhs.gov/sites/default/files/private/pdf/75441/report.pdf>.
122. Ibid.
123. Ibid.
124. Ibid.
125. David I. Auerbach and Arthur L. Kellerman, "How Does Growth in Health Care Costs Affect the American Family?" *RAND Corporation*, 2011, https://www.rand.org/pubs/research_briefs/RB9605.html.
126. Ibid.
127. Lunna Lopes et al., "Health Care Debt in the US: The Broad Consequences of Medical and Dental Bills," *Kaiser Family Foundation*, June 16, 2022, <https://www.kff.org/report-section/kff-health-care-debt-survey-main-findings/>.
128. Ibid.
129. "The Effect of Health Care Cost Growth on the US Economy," *United States Department of Health and Human Services*.
130. Ibid.
131. Ibid.
132. "Mental Health Matters," *The Lancet Global Health* 8, no. 11 (November 1, 2020), [https://doi.org/10.1016/S2214-109X\(20\)30432-0](https://doi.org/10.1016/S2214-109X(20)30432-0).
133. Sebastian Trautmann, Jurgen Rehm, and Hans-Ulrich Wittchen, "The Economic Costs of Mental Disorders," 2016, <https://www.doi.org/10.15252/embr.201642951>.
134. David McDaid, A-La Park, and Kristian Wahlbeck, "The Economic Case for the Prevention of Mental Illness," *Annual Review of Public Health* 40 (April 2019), 373–289: <https://doi.org/10.1146/annurev-publhealth-040617-013629>.
135. Sebastian Trautmann, Jurgen Rehm, and Hans-Ulrich Wittchen, "The Economic Costs of Mental Disorders."
136. "Mental Health Matters," *The Lancet Global Health*.
137. Meri Davlasheridze, Stephan Goetz, and Yicheol Han, "The Effect of Mental Health on US County Economic Growth," *The Review of Regional Studies* 48, no. 2 (June 2018), <https://www.doi.org/10.52324/001c.7997>.
138. Ibid.

139. Ibid.
140. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation."
141. Athif Ilyas, Edward Chesney, and Rashmi Patel, "Improving Life Expectancy in People with Serious Mental Illness: Should We Place More Emphasis on Primary Prevention?" *British Journal of Psychiatry* 211, no. 4 (October 2017): 194–197, <https://doi.org/10.1192/bjp.bp.117.203240>.
142. Scott Weich et al., "Mental Well-Being and Mental Illness: Findings From the Adult Psychiatric Morbidity Survey for England 2007," *British Journal of Psychiatry* 199, no. 1 (July 2011): 8–23, <https://www.doi.org/10.1192/bjp.bp.111.091496>.
143. "The Relationship Between Mental Health, Mental Illness and Chronic Physical Conditions," *Canadian Mental Health Association*, December 2008, <https://ontario.cmha.ca/documents/the-relationship-between-mental-health-mental-illness-and-chronic-physical-conditions/#:~:text=are%20fundamentally%20linked.,People%20living%20with%20a%20serious%20mental%20illness%20are%20at%20higher,rate%20of%20the%20general%20population.>
144. Nicholas C. Coombs et al., "Barriers to Healthcare Access among US Adults with Mental Health Challenges: A Population-Based Study."
145. "Explaining Divergent Levels of Longevity in High-Income Countries," *National Institute of Health*, National Research Council (US) Panel on Understanding Divergent Trends in Longevity in High-Income Countries, 2011, <https://www.ncbi.nlm.nih.gov/books/NBK62376/>.
146. Robert M. Kaplan and Arnold Milstein, "Contributions of Health Care to Longevity: A Review of 4 Estimation Methods," *Ann Fam Med* 17, no. 3 (2019): 267–272, <https://www.doi.org/10.1370/afm.2362>.
147. "Uneven Access to Health Services Drives Life Expectancy Gaps: WHO," *World Health Organization*, April 4, 2019, <https://www.who.int/news/item/04-04-2019-uneven-access-to-health-services-drives-life-expectancy-gaps-who>.
148. "Deadly Inequality in the Health Care 'Safety Net': Uninsured Ethnic Minorities' Struggle to Live with Life-Threatening Illnesses."
149. Dhruv Khullar, Zirui Song, and Dave A. Chokshi, "Safety-Net Health Systems At Risk: Who Bears the Burden of Uncompensated Care?" *Health Affairs*, May 10, 2018, <https://www.healthaffairs.org/doi/10.1377/forefront.20180503.138516/full/>.
150. Jennifer L. Hefner et al., "Defining Safety Net Hospitals in the Health Services Research Literature: A Systematic Review and Critical Appraisal," *BMC Health Services Research* 21, no. 278 (2021), <https://doi.org/10.1186/s12913-021-06292-9>.
151. Ibid.
152. Gloria J. Bazzoli, Michael P. Thompson, and Teresa M. Waters, "Medicare Payment Penalties and Safety Net Hospital Profitability: Minimal Impact on These Vulnerable Hospitals," *Health Serv Res.* 53, no. 5 (October 2018): 3495–3506, <https://www.doi.org/10.1111/1475-6773.12833>.
153. Allen Dobson, Joan DaVanzo, and Randy Haught, "The Financial Impact of the American Health Care Act's Medicaid Provisions on Safety-Net Hospitals," *The Commonwealth Fund*, June 28, 2017, <https://www.commonwealthfund.org/publications/fund-reports/2017/jun/financial-impact-american-health-care-acts-medicaid-provisions>.
154. Tyler N.A. Winkleman and Katherine Diaz Vickery, "Refining the Definition of US Safety-Net Hospitals to Improve Population Health," *JAMA Network* 2, no. 8 (August 7, 2019), <https://www.doi.org/10.1001/jamanetworkopen.2019.8562>.

155. "Performance Improvement in Safety-Net Hospitals: Survey Findings," *American Hospital Association*, March 2020,
https://www.aha.org/system/files/media/file/2020/05/SafetyNet_Data_IssueBrief_final.pdf.
156. Nicholas Chiu, Rhul Aggarwal, and Yang Song, "Association of the Medicare Value-Based Purchasing Program With Changes in Patient Care Experience at Safety-net vs Non-safety-net Hospitals," *JAMA Network* 3, no. 7 (2022),
<https://www.doi.org/10.1001/jamahealthforum.2022.1956>.
157. Ibid.
158. Rick Young et al., "The Healthcare Divide," *Frontline*, Public Broadcasting Service,
<https://www.pbs.org/wgbh/frontline/film/the-healthcare-divide/>.
159. Paula Moura, "What Is a Safety-Net Hospital and Why Is It So Hard to Define?" *Frontline*, Public Broadcasting Service, May 18, 2021,
<https://www.pbs.org/wgbh/frontline/article/what-is-a-safety-net-hospital-covid-19/#:~:text=In%20the%20last%20decade%2C%20at,safety%20nets%2C%20per%20DSH%20criteria>.
160. Ibid.
161. Nicholas Chiu, Rhul Aggarwal, and Yang Song, "Association of the Medicare Value-Based Purchasing Program With Changes in Patient Care Experience at Safety-Net vs Non-Safety-Net Hospitals."
162. "Performance Improvement in Safety-Net Hospitals: Survey Findings," American Hospital Association.
163. Ibid.
164. Matlin Gilman et al., "Safety-Net Hospitals More Likely Than Other Hospitals To Fare Poorly Under Medicare's Value-Based Purchasing," *Health Affairs* 34, no. 3 (March 2015):
<https://www.healthaffairs.org/doi/10.1377/hlthaff.2014.1059>.
165. "The Hospital Value-Based Purchasing (VBP) Program," CMS, US Centers for Medicare & Medicaid Services, accessed October 16, 2022,
<https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/Value-Based-Programs/HVBP/Hospital-Value-Based-Purchasing>.
166. Ibid.
167. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation," *Health Matrix: Journal of Law-Medicine* 31 (January 2021): 377–408,
<https://scholarlycommons.law.case.edu/healthmatrix/vol31/iss1/15>.
168. "Study Reveals Lack of Access as Root Cause for Mental Health Crisis in America," *National Council for Mental Wellbeing*, accessed October 8, 2022,
<https://www.thenationalcouncil.org/news/lack-of-access-root-cause-mental-health-crisis-in-america/>.
169. Julie Gabella, "Mental Health Care Disparity: The Highs and Lows of Parity Legislation."
170. Ibid.
171. Meri Davlasheridze, Stephan Goetz, and Yicheol Han, "The Effect of Mental Health on US County Economic Growth," *The Review of Regional Studies* 48, no. 2 (June 2018),
<https://www.doi.org/10.52324/001c.7997>.