

Bill Summary

AB 1032 would require reimbursement, less cost sharing, for up to **12 visits per year** with a licensed behavioral health provider for an enrollee or insured in a county where an emergency has been declared due to wildfires.



Context

Wildfires have **increased in frequency** and caused more damage to land, structures, and people over the past few decades, resulting in harmful environmental conditions and disrupting residents' way of life.



Residents of an affected region can experience **adverse physical and mental health conditions** that last beyond the end of the fire. Wildfires can **cause or exacerbate existing health conditions**.

Insurance Subject to the Mandate

Of the 22.2 million Californians enrolled in state-regulated health insurance, **13.6 million** would have insurance subject to AB 1032:

- CDI and DMHC-regulated** (Commercial & CalPERS)
- Federally-regulated or Medi-Cal**

Medical Effectiveness

With regard to psychotherapy and pharmacotherapy, CHBRP found:

- **strong evidence** they are **effective treatments** as part of **general trauma care** for people experiencing PTSD, anxiety, and depression
- **some evidence** of their effectiveness for treating SUD and sleep disturbances
- **not enough research** to assess their effectiveness on behavioral health conditions rooted in experience with any kind of natural disaster.



Benefit Coverage and Utilization

At baseline, **all enrollees** have coverage for behavioral health visits. **None** have coverage allowing them to see any licensed behavioral health provider, contracted with their plan or not, and be reimbursed.



Postmandate, **100%** of enrollees would have coverage for reimbursement of 12 behavioral health visits per year.



About **16,170 people** would utilize benefits (6,240 directly impacted by wildfires, 9,930 due to existing unmet need).

Cost and Public Health Impacts

In the first year postmandate, CHBRP estimates:



For enrollees newly utilizing behavioral health services, there would be **improved outcomes** for those who

- reside in a county with an emergency declaration due to wildfires
- have a behavioral health need
- have the ability to pay out of pocket for out-of-network care.



CHBRP: California Health Benefits Review Program
CDI: California Department of Insurance
DMHC: California Department of Managed Health Care
CalPERS: California Public Employees' Retirement System
SUD: Substance Use Disorder
PTSD: Post-Traumatic Stress Disorder