National Estimates of Health Insurance Coverage, Mental Health Utilization, and Spending for Low-Income Individuals

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SAMHSA Request

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Trends, Agency for Healthcare Research and Quality Information requested: April 13, 2009 Information supplied: April 23, 2009 This report contains estimates of mental health treatment expenditures and selected population characteristics by health insurance status among low income individuals in the community population from the Medical Expenditure Panel Survey (MEPS). Separate estimates are provided for adults aged 18-64 whose family incomes fall below 100 percent of the federal poverty line (FPL) in Table 1, 150 percent of the FPL in Table 2, and 200 percent of the FPL in Table 3. Similar tables for children aged 5-17 are provided in Tables 4-6. There were no statistically significant differences in average spending by urban/rural status for adults, consequently separate breakouts by urban/rural status are not provided. Table 7 provides breakdowns of mental health spending and utilization by urban/rural status for children aged 5-17. The two key things to note are (1) reports of mental health symptoms and problems were strongly associated with mental health treatment use and spending, and (2) low-income uninsured children and adults (18-64) were substantially less likely to have reported mental health symptoms and problems than low-income children and adults with Medicaid or Medicare coverage. The Appendix Tables provide standard errors for these estimates. The data and methods are briefly described below.

Data and Methods

The data were drawn from the 2004-2006 Medical Expenditure Panel Survey. It was necessary to pool three calendar years of MEPS data (2004, 2005, and 2006) in order to support the subgroup analyses. The CMS Office of the Actuary's Personal Health Care Price Index was used to place expenditure amounts in constant 2006 dollars. All estimates presented here, thus, represent averages for the years 2004-2006 in constant 2006 dollars for the U.S. Civilian noninstitutionalized population.

Expenditures

Mental Health Treatment Expenditures include all mental health related expenditures related to office-based visits, hospital outpatient department visits, emergency department visits, inpatient hospital stays, and prescription medications and were estimated using method described in Zuvekas (2005). These estimates include treatment provided by non-specialists. Both total expenditures from all payment sources and the percent paid by Medicaid/SCHIP are presented.

Health Insurance Status

The low income population was divided into 5 mutually exclusive categories that describe their health insurance coverage for the entire calendar year:

- (1) Medicare (including dual eligibles because Medicare is responsible for the bulk of spending, especially after the Medicare Part D program went into effect).
- (2) Private health insurance coverage
- (3) Medicaid/SCHIP coverage
- (4) Part year uninsured (includes individuals with both private and Medicaid coverage for part of the year)
- (5) Full year uninsured.

Further breakouts within these categories were not possible due to insufficient cell sizes.

Income

Family income relative to the Federal Poverty Line was determined by summing personal income within families defined by Health Insurance Eligibility Units (HIEUs) provided on the MEPS public use files. This is a more restrictive definition of family than used by the Census Bureau's Current Population Survey from which the main estimates of poverty in the United States are derived. However, HIEUs come closer to how eligibility for coverage is determined for private health insurance coverage as well as public programs such as Medicaid. A full simulation of Medicaid eligibility, including income disregards, is beyond the scope of these analyses.

Mental Health Status

The Kessler K6 Psychological Distress Scale was used to divide adults into those experiencing severe psychological distress (K6>=13) and those who do not (K6<13). The K6 marker for severe psychological distress has been shown to be a good screener for severe mental illness (Kessler et al. 2003). It is also used in SAMHSA's National Survey on Drug Use and Health (NSDUH) and NCHS's National Health Interview Survey (NHIS), which are also nationally representative household surveys. MEPS estimates of the number of adults with severe psychological distress are slightly higher on average than the NHIS. This is possibly due to mode effects because the K6 is administered in MEPS as part of a self-administered paper and pencil questionnaire, whereas the K6 is interviewer administered in the NHIS. NSDUH estimates of severe psychological distressare approximately double the MEPS estimates. The NSDUH uses a modified K6 instrument which asks about the month in which they experienced the most distress in the last year, as opposed to the standard K6 questionnaire which asks about symptoms of distress over the last 30 days. That is, the NSDUH includes persons who do not currently have severe psychological distress.

The Columbia Impairment Scale was used to distinguish children aged 5-17 with significant behavioral impairments. The tables also include the percentage of adults and children for whom their perceived mental health status was rated by the MEPS household respondent as fair or poor on a scale of excellent, very good, good, fair, or poor. Perceived mental health status has been shown to be a strong predictor of mental health treatment use independent of mental health symptoms (Zuvekas and Fleishman 2008).

References

Kessler RC, Barker PR, Colpe LJ, et al. Screening for serious mental illness in the general population. *Archives of General Psychiatry* 2003;60(2):184-189

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Zuvekas SH. Health insurance, health reform, and outpatient mental health treatment: who benefits? *Inquiry* 1999;36:127-146.

<u>Zuvekas SH, Fleishman JA. Self-rated mental health and racial/ethnic disparities in mental health service use," *Medical Care* 2008;46(9):915-213.</u>

Table 1. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, adults aged 18-64 with family incomes less than 100 percent of poverty, civilian non-institutionalized population, 2004-2006

				Uninsured	Uninsured	
	Medicare	Private	Medicaid	part-year	full-year	Total
Total Population Aged 18-64 under <=	100% of FPL					
2006 Population (1000s)	2,094	4,727	5,244	5,266	10,082	27,414
% white	57.6%	65.4%	44.5%	53.7%	43.5%	50.3%
% black	27.1%	16.6%	29.9%	22.2%	19.4%	22.1%
% Hispanic	11.5%	11.8%	20.9%	19.1%	32.4%	22.6%
% other race/ethnicity	3.8%	6.2%	4.7%	5.1%	4.7%	5.0%
% rural (non-MSA)	21.0%	16.4%	18.0%	19.2%	19.2%	18.6%
% poor or fair physical health	71.5%	16.8%	42.0%	28.8%	23.4%	30.5%
% poor/fair mental health	56.2%	11.5%	31.7%	19.1%	16.3%	22.0%
% serious psychological distress	28.8%	6.2%	17.4%	12.6%	10.3%	12.8%
mean per capita MH spending \$ 2006	\$1,572	\$232	\$695	\$252	\$125	\$385
% with any MH treatment	46.3%	15.6%	25.9%	15.2%	8.1%	17.0%
mean MH expenditures if treatment	\$3,384	\$1,468	\$2,699	\$1,934	\$1,548	\$2,320
% with Medicaid coverage	67.5%	5.7%	100.0%	57.2%	0.0%	37.2%
% of MH spending paid by Medicaid	34.3%	a	89.7%	37.5%	0.0%	48.4%
Serious Psychological Distress (K6>=1	3)					
% white	56.2%	70.6%	50.1%	56.5%	59.2%	56.6%
% black	25.8%	a	25.5%	21.4%	18.7%	21.5%
% Hispanic	16.1%	10.1%	21.0%	16.4%	19.2%	18.0%
% other race/ethnicity	a	a	a	a	a	5.1%
% rural (non-MSA)	19.2%	24.3%	18.4%	22.9%	23.6%	21.4%
% poor or fair physical health	87.0%	50.9%	76.3%	64.1%	56.0%	67.6%
% poor/fair mental health	82.8%	52.8%	72.9%	64.3%	53.5%	65.5%
mean per capita MH spending \$ 2006	\$2,525	\$603	\$1,737	a	\$478	\$1,275
% with any MH treatment	67.2%	46.7%	57.0%	44.4%	26.0%	46.2%
mean MH expenditures if treatment	\$3,757	\$1,290	\$3,048	\$2,448	\$1,835	\$2,757
% with Medicaid coverage	71.7%	a	100.0%	73.9%	0.0%	53.6%
% of MH spending paid by Medicaid	38.2%	a	86.6%	a	0.0%	49.3%
No Serious Psychological Distress (K6	<13)					
% white	58.2%	65.0%	43.4%	53.2%	41.7%	49.3%
% black	27.6%	17.1%	30.8%	22.3%	19.5%	22.2%
% Hispanic	9.7%	11.9%	20.9%	19.4%	33.9%	23.3%
% other race/ethnicity	4.5%	6.0%	5.0%	5.0%	4.9%	5.1%
% rural (non-MSA)	21.8%	15.9%	18.0%	18.6%	18.7%	18.2%
% poor or fair physical health	65.3%	14.5%	34.8%	23.7%	19.7%	25.1%
% poor/fair mental health	45.4%	8.7%	23.0%	12.6%	12.1%	15.6%
mean per capita MH spending \$ 2006	\$1,186	\$207	\$475	\$131	\$85	\$254
% with any MH treatment	37.8%	13.5%	19.4%	11.0%	6.0%	12.7%
mean MH expenditures if treatment	\$3,137	\$1,533	\$2,447	\$1,196	\$1,408	\$1,998
% with Medicaid coverage	66.0%	5.1%	100.0%	54.1%	0.0%	34.3%
% of MH spending paid by Medicaid	28.4%	a	91.5%	61.3%	0.0%	47.6%

⁽a) Cell suppressed because it does not meet AHRQ standards for statistical reliability.

Table 2. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, adults aged 18-64 with family incomes less than 150 percent of poverty, civilian non-institutionalized population, 2004-2006

				Uninsured	Uninsured	
	Medicare	Private	Medicaid	part-year	full-year	Total
Total Population Aged 18-64 under <=	150% of FPL					
2006 Population (1000s)	3,119	9,474	6,784	8,318	15,604	43,300
% white	61.8%	63.5%	44.4%	53.4%	44.2%	51.4%
% black	22.9%	16.1%	27.5%	20.3%	16.7%	19.5%
% Hispanic	11.4%	14.1%	22.7%	20.7%	34.2%	23.8%
% other race/ethnicity	3.9%	6.2%	5.4%	5.6%	4.8%	5.3%
% rural (non-MSA)	23.3%	17.6%	17.8%	18.9%	19.4%	18.9%
% poor or fair physical health	71.3%	16.1%	39.9%	25.6%	22.9%	28.1%
% poor/fair mental health	53.6%	9.7%	30.0%	16.6%	15.1%	19.4%
% serious psychological distress	27.7%	5.1%	16.8%	11.3%	9.3%	11.3%
mean per capita MH spending \$ 2006	\$1,520	\$185	\$652	\$232	\$113	\$338
% with any MH treatment	46.1%	14.0%	25.0%	14.1%	7.5%	15.7%
mean MH expenditures if treatment	\$3,246	\$1,309	\$2,625	\$1,840	\$1,495	\$2,181
% with Medicaid coverage	62.4%	4.3%	100.0%	49.7%	0.0%	31.6%
% of MH spending paid by Medicaid	31.8%	a	87.5%	32.8%	0.0%	43.1%
Serious Psychological Distress (K6>=1	3)					
% white	63.2%	63.3%	50.0%	58.7%	58.3%	57.6%
% black	20.9%	15.2%	23.4%	17.5%	17.0%	19.2%
% Hispanic	13.1%	14.2%	21.9%	16.2%	21.6%	18.5%
% other race/ethnicity	a	a	a	a	a	4.7%
% rural (non-MSA)	25.2%	22.9%	18.4%	21.8%	22.6%	21.9%
% poor or fair physical health	88.7%	49.1%	75.4%	59.9%	55.7%	66.3%
% poor/fair mental health	82.5%	48.8%	71.9%	58.8%	52.7%	63.3%
mean per capita MH spending \$ 2006	\$2,650	\$804	\$1,698	\$1,003	\$490	\$1,282
% with any MH treatment	67.9%	41.6%	58.2%	42.4%	26.7%	45.9%
mean MH expenditures if treatment	\$3,902	\$1,930	\$2,917	\$2,367	\$1,836	\$2,793
% with Medicaid coverage	66.0%	9.8%	100.0%	65.7%	0.0%	49.4%
% of MH spending paid by Medicaid	30.4%	a	86.6%	27.7%	0.0%	43.4%
No Serious Psychological Distress (K6	<13)					
% white	61.2%	63.6%	43.3%	52.8%	42.8%	50.6%
% black	23.7%	16.2%	28.3%	20.7%	16.7%	19.6%
% Hispanic	10.7%	14.1%	22.9%	21.2%	35.5%	24.5%
% other race/ethnicity	4.3%	6.1%	5.5%	5.3%	5.0%	5.3%
% rural (non-MSA)	22.6%	17.4%	17.6%	18.6%	19.1%	18.6%
% poor or fair physical health	64.7%	14.4%	32.7%	21.2%	19.5%	23.3%
% poor/fair mental health	42.6%	7.6%	21.6%	11.2%	11.2%	13.7%
mean per capita MH spending \$ 2006	\$1,088	\$152	\$440	\$135	\$74	\$217
% with any MH treatment	37.8%	12.6%	18.2%	10.5%	5.6%	11.9%
mean MH expenditures if treatment	\$2,880	\$1,208	\$2,410	\$1,283	\$1,331	\$1,828
% with Medicaid coverage	60.6%	3.9%	100.0%	47.2%	0.0%	29.0%
% of MH spending paid by Medicaid	31.1%	a	87.5%	44.1%	0.0%	42.4%

⁽a) Cell suppressed because it does not meet AHRQ standards for statistical reliability.

Table 3. Sociodemographic characteristics, mental health utilization and rxpenditures by insurance voverage, adults aged 18-64 with family incomes less than 200 percent of poverty, civilian non-institutionalized population, 2004-2006

				Uninsured	Uninsured	
	Medicare	Private	Medicaid	part-year	full-year	Total
Total Population Aged 18-64 under <=2	00% of FPL					
2006 Population (1000s)	3,566	16,322	7,470	11,112	20,427	58,896
% white	62.3%	62.9%	44.4%	55.1%	44.4%	52.6%
% black	22.1%	14.9%	27.0%	19.2%	15.8%	18.1%
% Hispanic	11.2%	15.5%	23.0%	20.3%	35.0%	23.8%
% other race/ethnicity	4.4%	6.7%	5.6%	5.4%	4.7%	5.5%
% rural (non-MSA)	24.4%	19.2%	17.7%	18.6%	19.6%	19.3%
% poor or fair physical health	71.7%	16.0%	38.7%	23.6%	21.6%	25.7%
% poor/fair mental health	53.0%	9.1%	28.7%	15.1%	13.5%	17.0%
% serious psychological distress	25.9%	4.9%	16.2%	9.9%	8.3%	9.8%
mean per capita MH spending \$ 2006	\$1,394	\$169	\$629	\$203	\$97	\$286
% with any MH treatment	45.4%	13.9%	24.3%	13.7%	7.1%	14.8%
mean MH expenditures if treatment	\$3,035	\$1,211	\$2,596	\$1,623	\$1,371	\$1,956
% with Medicaid coverage	59.0%	3.7%	100.0%	43.1%	0.0%	26.4%
% of MH spending paid by Medicaid	31.4%	a	86.6%	30.4%	0.0%	39.7%
Serious Psychological Distress (K6>=1	3)					
% white	63.6%	64.6%	49.5%	61.7%	57.7%	58.5%
% black	20.2%	10.9%	22.8%	15.5%	16.4%	17.5%
% Hispanic	13.3%	17.1%	22.9%	15.6%	22.5%	19.1%
% other race/ethnicity	a	a	a	a	a	4.9%
% rural (non-MSA)	25.2%	20.4%	17.8%	21.6%	22.5%	21.4%
% poor or fair physical health	89.1%	52.1%	75.7%	58.6%	55.7%	65.5%
% poor/fair mental health	82.4%	51.2%	70.3%	58.2%	50.7%	61.6%
mean per capita MH spending \$ 2006	\$2,481	\$816	\$1,649	\$990	\$441	\$1,189
% with any MH treatment	68.1%	40.8%	56.7%	42.6%	25.8%	44.7%
mean MH expenditures if treatment	\$3,641	\$1,997	\$2,907	\$2,327	\$1,710	\$2,662
% with Medicaid coverage	62.9%	9.2%	100.0%	60.4%	0.0%	45.1%
% of MH spending paid by Medicaid	29.9%	a	86.9%	25.9%	0.0%	41.2%
No Serious Psychological Distress (K6	<13)					
% white	61.8%	62.8%	43.4%	54.3%	43.2%	52.0%
% black	22.8%	15.1%	27.8%	19.6%	15.8%	18.2%
% Hispanic	10.5%	15.4%	23.0%	20.9%	36.2%	24.3%
% other race/ethnicity	4.9%	6.7%	5.7%	5.2%	4.8%	5.5%
% rural (non-MSA)	24.1%	19.1%	17.6%	18.3%	19.3%	19.1%
% poor or fair physical health	65.7%	14.2%	31.6%	19.8%	18.5%	21.4%
% poor/fair mental health	42.7%	7.0%	20.6%	10.4%	10.1%	12.1%
mean per capita MH spending \$ 2006	\$1,014	\$136	\$432	\$117	\$66	\$188
% with any MH treatment	37.4%	12.5%	18.1%	10.5%	5.4%	11.6%
mean MH expenditures if treatment	\$2,712	\$1,088	\$2,391	\$1,107	\$1,235	\$1,624
% with Medicaid coverage	57.4%	3.3%	100.0%	40.8%	0.0%	24.0%
% of MH spending paid by Medicaid	30.9%	a	85.7%	39.3%	0.0%	38.0%

⁽a) Cell suppressed because it does not meet AHRQ standards for statistical reliability.

Table 4. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, children and adolescents aged 5-17 with family incomes less than 100 percent of poverty, civilian non-institutionalized population, 2004-2006

		Medicaid/	Uninsured	Uninsured	
	Private	SCHIP	part-year	full-year	Total
Total Population Aged 5-17 <=100% of I					
2006 Population (1000s)	998	5,849	1,514	1,003	9,513
% white	58.6%	32.6%	36.6%	25.3%	35.5%
% black	20.0%	36.3%	22.8%	9.4%	29.8%
% Hispanic	15.4%	27.3%	36.0%	57.7%	30.2%
% other race/ethnicity	a	3.8%	4.5%	a	4.5%
% rural (non-MSA)	24.7%	21.2%	14.5%	9.7%	19.7%
% poor or fair physical health	4.5%	8.9%	7.8%	7.0%	8.0%
% poor/fair mental health	4.6%	10.3%	11.9%	6.5%	9.5%
% with CIS Impairment	16.2%	18.3%	16.9%	11.2%	17.1%
mean per capita MH spending \$ 2006	\$71	\$171	a	a	\$132
% with any MH treatment	8.5%	11.7%	6.6%	a	9.6%
mean MH expenditures if treatment	\$839	\$1,471	\$1,299	\$980	\$1,376
% with Medicaid coverage	14.5%	100.0%	85.0%	0.0%	79.0%
% of MH spending paid by Medicaid	a	90.4%	81.7%		83.8%
Population Aged 5-17 <=100% of FPL w	ith CIS Impairi	ment			
% white	a	a	47.5%	a	50.2%
% black	a	a	36.3%	a	31.1%
% Hispanic	a	a	13.7%	a	16.4%
% other race/ethnicity	a	a	2.5%	a	2.3%
% rural (non-MSA)	a	a	26.7%	a	25.6%
% poor or fair physical health	a	a	20.2%	a	19.6%
% poor/fair mental health	a	a	34.8%	a	34.9%
mean per capita MH spending \$ 2006	a	a	\$553	a	\$450
% with any MH treatment	a	a	34.6%	a	31.0%
mean MH expenditures if treatment	a	a	\$1,601	a	\$1,449
% with Medicaid coverage	a	a	100.0%	a	83%
% of MH spending paid by Medicaid	a	a	88.7%	a	82.0%
Population Aged 5-17 <=100% of FPL w	ithout CIS Imp	airment			
% white	a	a	29.2%	a	32.5%
% black	a	a	36.3%	a	29.5%
% Hispanic	a	a	30.4%	a	33.1%
% other race/ethnicity	a	a	4.1%	a	4.9%
% rural (non-MSA)	a	a	19.9%	a	18.5%
% poor or fair physical health	a	a	6.4%	a	5.7%
% poor/fair mental health	a	a	4.8%	a	4.3%
mean per capita MH spending \$ 2006	a	a	\$86	a	\$67
% with any MH treatment	a a	a a	6.5%	a a	φυ <i>τ</i> 5.2%
mean MH expenditures if treatment	a a	a a	\$1,317	a a	\$1,287
% with Medicaid coverage	a a	a a	100.0%	a a	ψ1,207 78%
% of MH spending paid by Medicaid	a a	a a	92.9%	a a	86.3%

⁽a) Cell suppressed because it does not meet AHRQ standards for statistical reliability.

Table 5. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, children and adolescents aged 5-17 with family incomes less than 150 percent of poverty, civilian non-institutionalized population, 2004-2006

		Medicaid/	Uninsured	Uninsured	
	Private	SCHIP	part-year	full-year	Total
Total Population Aged 5-17 <=150% of I	FPL				
2006 Population (1000s)	2,415	8,808	2,694	1,402	15,531
% white	55.1%	34.9%	38.3%	27.4%	37.8%
% black	20.7%	31.9%	20.3%	10.7%	26.3%
% Hispanic	19.0%	28.6%	37.0%	56.5%	31.2%
% other race/ethnicity	a	4.6%	4.4%	a	4.7%
% rural (non-MSA)	24.3%	22.6%	15.6%	11.4%	20.7%
% poor or fair physical health	4.8%	8.5%	6.8%	5.9%	7.4%
% poor/fair mental health	4.8%	9.7%	8.7%	5.2%	8.3%
% with CIS Impairment	13.7%	16.9%	16.1%	10.0%	15.6%
mean per capita MH spending \$ 2006	a	\$167	\$78	a	\$143
% with any MH treatment	8.8%	10.8%	6.7%	a	9.0%
mean MH expenditures if treatment	a	\$1,548	\$1,169	\$935	\$1,588
% with Medicaid coverage	14.5%	1.0%	85.0%	0.0%	74.5%
% of MH spending paid by Medicaid	a	88.6%	81.5%		69.3%
Population Aged 5-17 <=150% of FPL w	ith CIS Impair	ment			
% white	a	a	49.5%	a	52.7%
% black	a	a	33.1%	a	28.0%
% Hispanic	a	a	15.0%	a	16.6%
% other race/ethnicity	a	a	a	a	2.6%
% rural (non-MSA)	a	a	27.2%	a	25.8%
% poor or fair physical health	a	a	20.8%	a	18.8%
% poor/fair mental health	a	a	35.7%	a	33.1%
mean per capita MH spending \$ 2006	a	a	\$608	a	\$500
% with any MH treatment	a	a	35.2%	a	31.5%
mean MH expenditures if treatment	a	a	\$1,728	a	\$1,586
% with Medicaid coverage	a	a	100.0%	a	79.4%
% of MH spending paid by Medicaid	a	a	87.4%	a	77.3%
Population Aged 5-17 <=150% of FPL w	ithout CIS Imp	airment			
% white	a	a	31.9%	a	35.1%
% black	a	a	31.7%	a	26.0%
% Hispanic	a	a	31.4%	a	33.8%
% other race/ethnicity	a	a	5.0%	a	5.1%
% rural (non-MSA)	a	a	21.6%	a	19.8%
% poor or fair physical health	a	a	6.0%	a	5.3%
% poor/fair mental health	a	a	4.4%	a	3.8%
mean per capita MH spending \$ 2006	a	a	\$77	a	\$77
% with any MH treatment	a	a	5.8%	a	4.8%
mean MH expenditures if treatment	a	a	\$1,326	a	\$1,589
% with Medicaid coverage	a	a	100.0%	a	73.6%
% of MH spending paid by Medicaid	a	a	90.5%	a	59.7%

⁽a) Cell suppressed because it does not meet AHRQ standards for statistical reliability.

Table 6. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, children and adolescents aged 5-17 with family incomes less than 200 percent of poverty, civilian non-institutionalized population, 2004-2006

		Medicaid/	Uninsured	Uninsured	
	Private	SCHIP	part-year	full-year	Total
Total Population Aged 5-17 <=200% of	FPL				
2006 Population (1000s)	4,919	10,427	3,602	1,841	21,021
% white	56.3%	35.8%	41.7%	28.6%	40.9%
% black	20.3%	30.4%	17.5%	12.1%	24.2%
% Hispanic	18.0%	28.9%	36.1%	53.6%	29.9%
% other race/ethnicity	5.4%	4.9%	4.7%	5.7%	5.0%
% rural (non-MSA)	21.5%	21.5%	15.8%	13.2%	19.9%
% poor or fair physical health	3.9%	8.2%	6.7%	5.6%	6.79
% poor/fair mental health	4.7%	9.2%	8.3%	5.0%	7.6%
% with CIS Impairment	12.6%	16.0%	14.9%	9.0%	14.39
mean per capita MH spending \$ 2006	\$171	\$167	a	a	\$147
% with any MH treatment	8.1%	10.5%	6.4%	2.2%	8.5%
mean MH expenditures if treatment	\$2,095	\$1,588	a	\$819	\$1,727
% with Medicaid coverage	11.5%	100.0%	77.8%	0.0%	66.39
% of MH spending paid by Medicaid	a	89.2%	84.1%		66.59
Population Aged 5-17 <=200% of FPL	with CIS Impair	ment			
% white	a	a	49.2%	a	54.39
% black	a	a	32.4%	a	26.99
% Hispanic	a	a	15.8%	a	15.99
% other race/ethnicity	a	a	2.6%	a	2.99
% rural (non-MSA)	a	a	26.2%	a	24.89
% poor or fair physical health	a	a	20.1%	a	17.39
% poor/fair mental health	a	a	34.6%	a	31.49
mean per capita MH spending \$ 2006	a	a	\$619	a	\$602
% with any MH treatment	a	a	35.2%	a	30.99
mean MH expenditures if treatment	a	a	\$1,760	a	\$1,946
% with Medicaid coverage	a	a	100.0%	a	72.69
% of MH spending paid by Medicaid	a	a	87.6%	a	72.09
Population Aged 5-17 <=200% of FPL	without CIS Imp	pairment			
% white	a	a	33.3%	a	38.7%
% black	a	a	30.0%	a	23.7%
% Hispanic	a	a	31.5%	a	32.29
% other race/ethnicity	a	a	5.3%	a	5.49
% rural (non-MSA)	a	a	20.6%	a	19.09
% poor or fair physical health	a	a	5.9%	a	4.99
% poor/fair mental health	a	a	4.3%	a	3.69
mean per capita MH spending \$ 2006	a	a	\$80	a	\$71
% with any MH treatment	a	a	5.8%	a	4.89
mean MH expenditures if treatment	a	a	\$1,388	a	\$1,490
% with Medicaid coverage	a	a	100.0%	a	65.29
% of MH spending paid by Medicaid	a	a	91.5%	a	58.99

⁽a) Cell suppressed because it does not meet AHRQ standards for statistical reliability.

Table 7. Mental health utilization and expenditures by urban/rural status and family incomes, children and adolescents aged 5-17 with Medicaid/SCHIP coverage all year, civilian non-institutionalized population, 2004-2006

	Family income relative to federal poverty line				
	<=100%	<=150%	<=200%		
% Rural	21.2%	22.6%	21.5%		
Rural					
mean per capita MH spending \$ 2006	\$297	\$269	\$257		
% with any MH treatment	15.9%	14.6%	14.7%		
mean MH expenditures if treatment	\$1,863	\$1,842	\$1,750		
Urban					
mean per capita MH spending \$ 2006	\$138	\$137	\$142		
% with any MH treatment	10.5%	9.7%	9.3%		
mean MH expenditures if treatment	\$1,311	\$1,419	\$1,518		

⁽a) Cell suppressed because it does not meet AHRQ standards for statistical reliability.

Appendix Table 1. Standard errors for Table 1. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, adults aged 18-64 with family incomes less than 100 percent of poverty, civilian non-institutionalized population, 2004-2006

				Uninsured	Uninsured	
	Medicare	Private	Medicaid	part-year	full-year	Total
Total Population Aged 18-64 under <=10	00% of FPL					
2006 Population (1000s)						
% white	2.6%	2.1%	2.0%	1.9%	1.8%	1.4%
% black	2.5%	1.6%	2.1%	1.5%	1.5%	1.3%
% Hispanic	1.7%	1.4%	1.5%	1.4%	1.9%	1.3%
% other race/ethnicity	1.0%	1.1%	0.7%	0.8%	0.8%	0.5%
% rural (non-MSA)	2.8%	1.7%	1.9%	1.9%	1.8%	1.5%
% poor or fair physical health	2.1%	1.2%	1.6%	1.4%	1.0%	0.8%
% poor/fair mental health	2.4%	1.0%	1.4%	1.2%	1.0%	0.7%
% serious psychological distress	2.4%	0.8%	1.1%	1.0%	0.8%	0.5%
mean per capita MH spending \$ 2006	237	55	85	50	22	32
% with any MH treatment	2.4%	1.3%	1.5%	1.1%	0.8%	0.6%
mean MH expenditures if treatment	459	335	277	381	220	165
% with Medicaid coverage	2.3%	0.8%	0.0%	1.6%	0.0%	1.0%
% of MH spending paid by Medicaid	5.0%	4.5%	1.3%	8.1%	0.0%	3.1%
Serious Psychological Distress (K6>=13	3)					
% white	4.6%	6.0%	3.8%	3.9%	3.9%	2.4%
% black	4.0%	3.3%	3.2%	3.3%	2.6%	1.8%
% Hispanic	3.8%	2.9%	3.0%	2.5%	3.0%	1.8%
% other race/ethnicity	1.1%	3.9%	1.4%	1.7%	1.6%	0.8%
% rural (non-MSA)	3.7%	6.2%	2.7%	4.1%	3.3%	2.4%
% poor or fair physical health	2.6%	6.7%	2.7%	3.9%	4.4%	2.0%
% poor/fair mental health	2.7%	6.1%	2.7%	3.8%	4.2%	1.8%
mean per capita MH spending \$ 2006	586	131	247	344	116	152
% with any MH treatment	4.0%	6.6%	2.9%	4.1%	3.2%	1.9%
mean MH expenditures if treatment	823	201	386	686	362	294
% with Medicaid coverage	4.2%	4.0%	0.0%	3.9%	0.0%	2.1%
% of MH spending paid by Medicaid	7.5%	4.0%	2.9%	9.7%	0.0%	3.8%
No Serious Psychological Distress (K6<	13)					
% white	2.9%	2.1%	2.1%	2.0%	1.8%	1.3%
% black	2.7%	1.7%	2.1%	1.6%	1.5%	1.3%
% Hispanic	1.7%	1.5%	1.6%	1.5%	2.0%	1.3%
% other race/ethnicity	1.3%	1.1%	0.8%	0.8%	0.9%	0.6%
% rural (non-MSA)	3.1%	1.6%	2.0%	1.9%	1.8%	1.4%
% poor or fair physical health	2.7%	1.2%	1.6%	1.4%	0.9%	0.8%
% poor/fair mental health	2.8%	0.9%	1.3%	1.0%	0.9%	0.6%
mean per capita MH spending \$ 2006	217	59	68	23	19	23
% with any MH treatment	2.6%	1.3%	1.4%	1.0%	0.7%	0.6%
mean MH expenditures if treatment	541	417	314	180	269	165
% with Medicaid coverage	2.9%	0.8%	0.0%	1.7%	0.0%	1.0%
% of MH spending paid by Medicaid	5.6%	5.3%	1.5%	6.3%	0.0%	4.1%

Appendix Table 2. Standard errors for Table 2. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, adults aged 18-64 with family incomes less than 150 percent of poverty, civilian non-institutionalized population, 2004-2006

				Uninsured	Uninsured	
	Medicare	Private	Medicaid	part-year	full-year	Total
Total Population Aged 18-64 under <=	=150% of FPL					
2006 Population (1000s)						
% white	2.2%	1.8%	2.0%	1.7%	1.6%	1.3%
% black	2.0%	1.4%	1.9%	1.2%	1.2%	1.1%
% Hispanic	1.4%	1.3%	1.6%	1.3%	1.8%	1.2%
% other race/ethnicity	0.9%	0.8%	0.9%	0.8%	0.8%	0.6%
% rural (non-MSA)	2.5%	1.7%	1.8%	1.6%	1.7%	1.4%
% poor or fair physical health	1.7%	0.8%	1.4%	1.0%	0.8%	0.7%
% poor/fair mental health	2.0%	0.7%	1.4%	0.9%	0.8%	0.6%
% serious psychological distress	1.9%	0.5%	1.0%	0.8%	0.6%	0.4%
mean per capita MH spending \$ 2006	179	30	74	35	18	24
% with any MH treatment	2.0%	0.9%	1.3%	0.8%	0.6%	0.5%
mean MH expenditures if treatment	340	200	243	285	188	129
% with Medicaid coverage	1.9%	0.5%	0.0%	1.5%	0.0%	0.8%
% of MH spending paid by Medicaid	3.6%	2.8%	1.9%	5.7%	0.0%	2.5%
Serious Psychological Distress (K6>=1	13)					
% white	3.8%	5.1%	3.6%	3.7%	3.4%	2.2%
% black	3.0%	3.5%	2.9%	2.6%	2.1%	1.6%
% Hispanic	2.8%	2.8%	2.9%	2.4%	2.8%	1.6%
% other race/ethnicity	1.2%	2.5%	1.7%	2.6%	1.3%	0.8%
% rural (non-MSA)	4.1%	4.2%	2.7%	3.8%	3.0%	2.3%
% poor or fair physical health	2.0%	4.9%	2.3%	3.3%	3.5%	1.7%
% poor/fair mental health	2.4%	4.9%	2.5%	3.4%	3.2%	1.8%
mean per capita MH spending \$ 2006	447	207	207	260	94	115
% with any MH treatment	3.7%	5.2%	2.4%	3.8%	2.8%	1.7%
mean MH expenditures if treatment	611	469	326	541	293	224
% with Medicaid coverage	3.4%	2.8%	0.0%	3.8%	0.0%	1.9%
% of MH spending paid by Medicaid	6.3%	2.7%	2.5%	7.6%	0.0%	3.2%
No Serious Psychological Distress (K6	i<13)					
% white	2.5%	1.8%	2.1%	1.7%	1.6%	1.3%
% black	2.2%	1.4%	2.0%	1.3%	1.2%	1.1%
% Hispanic	1.6%	1.3%	1.6%	1.4%	1.8%	1.3%
% other race/ethnicity	1.0%	0.9%	1.0%	0.8%	0.9%	0.6%
% rural (non-MSA)	2.6%	1.7%	1.9%	1.5%	1.7%	1.4%
% poor or fair physical health	2.0%	0.8%	1.4%	1.0%	0.8%	0.6%
% poor/fair mental health	2.1%	0.6%	1.3%	0.8%	0.7%	0.5%
mean per capita MH spending \$ 2006	154	30	60	20	16	17
% with any MH treatment	2.1%	0.9%	1.2%	0.8%	0.6%	0.5%
mean MH expenditures if treatment	374	226	292	170	236	125
% with Medicaid coverage	2.4%	0.5%	0.0%	1.5%	0.0%	0.8%
% of MH spending paid by Medicaid	4.5%	3.6%	3.1%	7.0%	0.0%	3.4%

Appendix Table 3. Standard errors for Table 3. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, adults aged 18-64 with family incomes less than 200 percent of poverty, civilian non-institutionalized population, 2004-2006

				Uninsured	Uninsured	
	Medicare	Private	Medicaid	part-year	full-year	Total
Total Population Aged 18-64 under <=2	200% of FPL					
2006 Population (1000s)						
% white	2.1%	1.5%	2.0%	1.6%	1.5%	1.2%
% black	1.9%	1.0%	1.9%	1.2%	1.1%	1.0%
% Hispanic	1.3%	1.2%	1.5%	1.2%	1.7%	1.2%
% other race/ethnicity	0.9%	0.8%	0.9%	0.7%	0.7%	0.5%
% rural (non-MSA)	2.5%	1.7%	1.8%	1.5%	1.7%	1.4%
% poor or fair physical health	1.7%	0.7%	1.4%	0.9%	0.7%	0.6%
% poor/fair mental health	1.9%	0.5%	1.3%	0.7%	0.7%	0.5%
% serious psychological distress	1.7%	0.4%	1.0%	0.7%	0.5%	0.3%
mean per capita MH spending \$ 2006	155	19	70	26	14	18
% with any MH treatment	1.9%	0.8%	1.3%	0.7%	0.5%	0.5%
mean MH expenditures if treatment	302	127	235	216	162	103
% with Medicaid coverage	1.9%	0.3%	0.0%	1.3%	0.0%	0.7%
% of MH spending paid by Medicaid	3.5%	1.8%	1.9%	4.7%	0.0%	2.3%
Serious Psychological Distress (K6>=1	13)					
% white	3.6%	4.4%	3.5%	3.4%	3.2%	2.0%
% black	2.8%	2.3%	2.8%	2.3%	2.0%	1.4%
% Hispanic	2.6%	2.7%	2.7%	2.1%	2.7%	1.5%
% other race/ethnicity	1.2%	2.3%	1.6%	2.3%	1.2%	0.8%
% rural (non-MSA)	4.0%	3.2%	2.6%	3.6%	2.8%	2.2%
% poor or fair physical health	1.9%	3.6%	2.3%	2.8%	3.3%	1.4%
% poor/fair mental health	2.2%	3.8%	2.6%	3.0%	3.1%	1.6%
mean per capita MH spending \$ 2006	410	159	196	215	84	97
% with any MH treatment	3.6%	3.9%	2.4%	3.2%	2.8%	1.6%
mean MH expenditures if treatment	562	363	314	441	271	195
% with Medicaid coverage	3.2%	2.3%	0.0%	3.4%	0.0%	1.7%
% of MH spending paid by Medicaid	6.2%	1.5%	2.4%	6.1%	0.0%	3.0%
No Serious Psychological Distress (K6	i<13)					
% white	2.4%	1.5%	2.1%	1.6%	1.5%	1.2%
% black	2.1%	1.1%	2.0%	1.2%	1.1%	1.0%
% Hispanic	1.5%	1.2%	1.5%	1.3%	1.7%	1.2%
% other race/ethnicity	1.1%	0.8%	1.0%	0.7%	0.8%	0.6%
% rural (non-MSA)	2.6%	1.7%	1.8%	1.4%	1.7%	1.4%
% poor or fair physical health	2.0%	0.7%	1.3%	0.9%	0.7%	0.5%
% poor/fair mental health	2.0%	0.5%	1.2%	0.6%	0.6%	0.4%
mean per capita MH spending \$ 2006	133	19	58	15	13	13
% with any MH treatment	2.0%	0.7%	1.2%	0.7%	0.5%	0.4%
mean MH expenditures if treatment	321	136	286	124	197	98
% with Medicaid coverage	2.3%	0.3%	0.0%	1.3%	0.0%	0.7%
% of MH spending paid by Medicaid	4.2%	2.3%	3.1%	5.9%	0.0%	2.9%

Appendix Table 4. Standard errors for Table 4. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, children and adolescents aged 5-17 with family incomes less than 100 percent of poverty, civilian non-institutionalized population, 2004-2006

		Medicaid/	Uninsured	Uninsured	
	Private	SCHIP	part-year	full-year	Total
Total Population Aged 5-17 <=100% of	FPL				
2006 Population (1000s)	52.9	134.8	72.6	66.6	179.2
% white	4.6%	2.1%	3.3%	4.4%	1.9%
% black	3.5%	2.1%	2.4%	2.0%	1.7%
% Hispanic	2.6%	1.8%	3.1%	4.5%	1.8%
% other race/ethnicity	2.3%	0.8%	1.3%	3.1%	0.8%
% rural (non-MSA)	3.9%	2.1%	2.8%	2.2%	2.0%
% poor or fair physical health	1.3%	0.8%	1.3%	1.5%	0.6%
% poor/fair mental health	1.2%	0.8%	1.6%	2.0%	0.7%
% with CIS Impairment	2.7%	1.0%	2.0%	2.2%	0.9%
mean per capita MH spending \$ 2006	20	18	28	10	12
% with any MH treatment	2.1%	0.8%	1.2%	0.9%	0.6%
mean MH expenditures if treatment	131	122	381	151	102
% with Medicaid coverage	1.2%	0.0%	1.7%	0.0%	1.1%
% of MH spending paid by Medicaid	4.1%	1.5%	6.6%	12.5%	2.1%
Population Aged 5-17 <=100% of FPL w	ith CIS Impair	ment			
% white	a	a	3.5%	a	3.4%
% black	a	a	3.2%	a	2.7%
% Hispanic	a	a	2.4%	a	2.1%
% other race/ethnicity	a	a	0.9%	a	0.7%
% rural (non-MSA)	a	a	3.6%	a	3.6%
% poor or fair physical health	a	a	2.5%	a	2.1%
% poor/fair mental health	a	a	2.5%	a	2.2%
mean per capita MH spending \$ 2006	a	a	68	a	47
% with any MH treatment	a	a	2.5%	a	2.1%
mean MH expenditures if treatment	a	a	177	a	139
% with Medicaid coverage	a	a	0.0%	a	2.0%
% of MH spending paid by Medicaid	a	a	2.2%	a	2.8%
Population Aged 5-17 <=100% of FPL w	ithout CIS Imp	airment			
% white	a	a	2.1%	a	1.8%
% black	a	a	2.2%	a	1.8%
% Hispanic	a	a	2.0%	a	1.9%
% other race/ethnicity	a	a	1.0%	a	0.9%
% rural (non-MSA)	a	a	2.1%	a	1.8%
% poor or fair physical health	a	a	0.6%	a	0.5%
% poor/fair mental health	a	a	0.6%	a	0.5%
mean per capita MH spending \$ 2006	a	a	13	a	10
% with any MH treatment	a	a	0.6%	a	0.5%
mean MH expenditures if treatment	a	a	151	a	145
% with Medicaid coverage	a	a	0.0%	a	1.2%
% of MH spending paid by Medicaid	a	a	1.8%	a	2.7%

Appendix Table 5. Standard errors for Table 5. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, children and adolescents aged 5-17 with family incomes less than

150 percent of poverty, civilian non-institutionalized population, 2004-2006

		Medicaid/	Uninsured	Uninsured	
	Private	SCHIP	part-year	full-year	Total
Total Population Aged 5-17 <=150% of I	FPL				
2006 Population (1000s)	83.8	166.6	103.3	73.1	231.3
% white	3.3%	1.9%	2.7%	3.6%	1.7%
% black	2.4%	1.9%	1.8%	1.8%	1.5%
% Hispanic	2.0%	1.7%	2.6%	3.4%	1.6%
% other race/ethnicity	1.6%	0.8%	1.0%	2.1%	0.6%
% rural (non-MSA)	3.2%	2.1%	2.4%	2.4%	1.9%
% poor or fair physical health	1.0%	0.6%	0.9%	1.2%	0.5%
% poor/fair mental health	0.9%	0.7%	1.1%	1.5%	0.5%
% with CIS Impairment	1.6%	0.9%	1.6%	1.5%	0.7%
mean per capita MH spending \$ 2006	84	16	19	7	16
% with any MH treatment	1.4%	0.7%	1.0%	0.7%	0.5%
mean MH expenditures if treatment	944	106	265	177	16
% with Medicaid coverage	1.7%	0.0%	1.8%	0.0%	1.0%
% of MH spending paid by Medicaid	4.4%	1.7%	4.9%	13.1%	6.8%
Population Aged 5-17 <=150% of FPL w	ith CIS Impairr	ment			
% white	a	a	3.2%	a	2.8%
% black	a	a	2.8%	a	2.3%
% Hispanic	a	a	2.0%	a	1.8%
% other race/ethnicity	a	a	0.8%	a	0.7%
% rural (non-MSA)	a	a	3.3%	a	3.0%
% poor or fair physical health	a	a	2.2%	a	1.7%
% poor/fair mental health	a	a	2.1%	a	1.9%
mean per capita MH spending \$ 2006	a	a	67	a	48
% with any MH treatment	a	a	2.4%	a	1.9%
mean MH expenditures if treatment	a	a	155	a	122
% with Medicaid coverage	a	a	0.0%	a	1.8%
% of MH spending paid by Medicaid	a	a	2.2%	a	3.2%
Population Aged 5-17 <=150% of FPL w	ithout CIS Imp	airment			
% white	a	a	1.9%	a	1.6%
% black	a	a	2.0%	a	1.5%
% Hispanic	a	a	1.8%	a	1.6%
% other race/ethnicity	a	a	1.0%	a	0.7%
% rural (non-MSA)	a	a	2.1%	a	1.8%
% poor or fair physical health	a	a	0.5%	a	0.4%
% poor/fair mental health	a	a	0.5%	a	0.3%
mean per capita MH spending \$ 2006	a	a	10	a	10
% with any MH treatment	a	a	0.5%	a	0.4%
mean MH expenditures if treatment	a	a	127	a	310
% with Medicaid coverage	a	a	0.0%	a	1.19
% of MH spending paid by Medicaid	a	a	2.3%	a	11.7%

Source: Medical Expenditure Panel Survey 2004-2006, Center for Financing, Access and Cost Trends, Agency for Healthcare Research and Onality.

Appendix Table 6. Standard errors for Table 6. Sociodemographic characteristics, mental health utilization and expenditures by insurance coverage, children and adolescents aged 5-17 with family incomes less than 200 percent of poverty, civilian non-institutionalized population, 2004-2006

		Medicaid/	Uninsured	Uninsured	
	Private	SCHIP	part-year	full-year	Total
Total Population Aged 5-17 <=200% of I	PL				
2006 Population (1000s)	128	183	115	85	274
% white	2.4%	1.8%	2.4%	3.1%	1.5%
% black	1.6%	1.8%	1.5%	1.6%	1.2%
% Hispanic	1.5%	1.5%	2.4%	3.0%	1.4%
% other race/ethnicity	1.1%	0.8%	1.1%	1.7%	0.6%
% rural (non-MSA)	2.5%	1.9%	2.1%	2.5%	1.7%
% poor or fair physical health	0.6%	0.6%	0.8%	1.0%	0.4%
% poor/fair mental health	0.7%	0.6%	1.0%	1.2%	0.4%
% with CIS Impairment	1.1%	0.8%	1.3%	1.1%	0.6%
mean per capita MH spending \$ 2006	48	17	59	6	17
% with any MH treatment	0.9%	0.7%	0.8%	0.6%	0.4%
mean MH expenditures if treatment	567	117	888	130	183
% with Medicaid coverage	1.2%	0.0%	1.7%	0.0%	1.0%
% of MH spending paid by Medicaid	5.2%	1.5%	7.9%	12.4%	5.6%
Population Aged 5-17 <=200% of FPL w	ith CIS Impairi	nent			
% white	a	a	3.1%	a	2.5%
% black	a	a	2.7%	a	2.1%
% Hispanic	a	a	2.0%	a	1.5%
% other race/ethnicity	a	a	0.7%	a	0.6%
% rural (non-MSA)	a	a	3.2%	a	2.7%
% poor or fair physical health	a	a	2.0%	a	1.5%
% poor/fair mental health	a	a	2.0%	a	1.8%
mean per capita MH spending \$ 2006	a	a	69	a	84
% with any MH treatment	a	a	2.3%	a	1.7%
mean MH expenditures if treatment	a	a	162	a	254
% with Medicaid coverage	a	a	0.0%	a	1.9%
% of MH spending paid by Medicaid	a	a	2.0%	a	5.2%
Population Aged 5-17 <=200% of FPL w	ithout CIS Imp	airment			
% white	a	a	1.8%	a	1.5%
% black	a	a	1.8%	a	1.3%
% Hispanic	a	a	1.7%	a	1.5%
% other race/ethnicity	a	a	0.9%	a	0.6%
% rural (non-MSA)	a	a	1.9%	a	1.6%
% poor or fair physical health	a	a	0.5%	a	0.3%
% poor/fair mental health	a	a	0.4%	a	0.3%
mean per capita MH spending \$ 2006	a	a	12	a	13
% with any MH treatment	a	a	0.5%	a	0.3%
mean MH expenditures if treatment	a	a	158	a	240
% with Medicaid coverage	a	a	0.0%	a	1.0%
% of MH spending paid by Medicaid	a	a	2.1%	a	9.4%

Appendix Table 7. Standard errors for Table 7. Mental health utilization and expenditures by urban/rural status and family incomes, children and adolescents aged 5-17 with Medicaid/SCHIP coverage all year, civilian non-institutionalized population, 2004-2006

	Family income relative to federal poverty line			
	<=100%	<=150%	<=200%	
% Rural	2.1%	2.1%	1.9%	
Rural (non-MSA)				
mean per capita MH spending \$ 2006	53	41	37	
% with any MH treatment	1.6%	1.5%	1.5%	
mean MH expenditures if treatment	295	207	196	
Urban (resides in MSA)				
mean per capita MH spending \$ 2006	17	17	19	
% with any MH treatment	0.9%	0.8%	0.8%	
mean MH expenditures if treatment	117	119	145	

Source: Medical Expenditure Panel Survey 2004-2006, Center for Financing, Access and Cost Trends, Agency for Healthcare Research and Quality.