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Contact: Stephen Blakely, EBRI: 202/775-6341, [blakely@ebri.org](mailto:blakely@ebri.org)  
Paul Fronstin, EBRI (author): 202/775-6352, [fronstin@ebri.org](mailto:fronstin@ebri.org)

## **New Research from EBRI:**

### **Depression, Substance Abuse & Pregnancy: Major Conditions Treated Under the PPACA Adult-Dependent Mandate**

WASHINGTON—When Congress added a mandate to the federal health insurance reform law requiring group health plans to offer coverage to workers' children up to age 26, little was known about how the provision would be used.

New research from the nonpartisan Employee Benefit Research Institute (EBRI) finds the mandate was more likely to be used to treat adult children with depression, substance abuse, and pregnancy. While prior EBRI research found that more young adult children were covered after passage of the Patient Protection and Affordable Care Act (PPACA), the new EBRI report is the first to identify the major treatments it was used for.

Under the PPACA, group health plans that offer dependent coverage are required to make that coverage available to workers' children until they reach age 26, regardless of student status, marital status or financial support by the employees.

The implementation of the adult dependent mandate (ADM) provision of the law does not come without costs, notes Paul Fronstin, director of EBRI's Health Research and Education Program, and author of the report. "With respect to the experience of one specific large employer examined in the EBRI analysis, following implementation of the mandate, health care spending increased by \$2 million, representing 0.2 percent of total health care spending," Fronstin said.

EBRI found that average spending in the ADM cohort was 15 percent higher than in the comparison group, but "the most interesting finding related to the types of health care services used by those in the ADM cohort," said Fronstin. "The ADM cohort was more likely to incur claims related to mental health, substance abuse, and pregnancy."

The full article is published in the April *EBRI Issue Brief*, "Mental Health, Substance Abuse, and Pregnancy: Health Spending Following the PPACA Adult-Dependent Mandate," available at [www.ebri.org](http://www.ebri.org)

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