



Preparing Clients for ACA Marketplace Changes: A Counselor's Guide to Coverage Transitions

What Mental Health Counselors Need to Know

Changes to the Affordable Care Act (ACA) marketplace may affect clients' ability to maintain health insurance coverage and access mental health services. Counselors may increasingly encounter clients facing **barriers to care** and should seek to understand these barriers, to support continuity of care and connect clients with appropriate resources.

How These Changes May Affect Clients

Clients enrolled in ACA marketplace plans may experience:

- increased monthly premiums due to the expiration of enhanced premium tax credits.
- difficulty navigating new income verification requirements.
- coverage loss if annual reenrollment deadlines are missed.
- increased financial stress related to healthcare costs.
- disruptions in therapy, psychiatric care, or medication access.

Clinical Considerations

Coverage instability can affect treatment engagement and outcomes.

Counselors should be aware that clients experiencing insurance changes may:

- miss or cancel appointments because of cost concerns.
- reduce medication use or discontinue treatment.
- experience increased anxiety related to financial uncertainty.
- delay seeking care until symptoms worsen.
- require additional support navigating healthcare systems.



How Counselors Can Help

• Incorporate insurance conversations into treatment planning.

Ask clients whether they anticipate changes in health coverage and discuss how those changes could affect care.

• Connect clients with enrollment assistance resources.

Maintain a list of local marketplace navigators, community health centers, and other organizations that can assist with enrollment questions.

• Develop continuity-of-care plans.

Work collaboratively with clients to identify backup options if insurance coverage changes, including reduced-fee services, community resources, or telehealth alternatives.

• Coordinate with other providers when appropriate.

For clients receiving psychiatric medications or specialty care, encourage communication among members of the treatment team to minimize disruptions.

• Recognize insurance instability as a potential stressor.

Changes in coverage may contribute to increased anxiety, depression, or treatment disengagement and should be considered within the broader clinical context.

LOOKING AHEAD

Mental Health Counselors play an important role in helping clients navigate barriers that affect access to care. Preparing for potential insurance disruptions can help preserve treatment continuity and support recovery during periods of healthcare transition.

ACA Marketplace Changes: Counselor Checklist for Identifying Coverage Risks

Clients Who May Benefit from Additional Support

- clients who purchase insurance through the ACA marketplace
- individuals with serious or persistent mental health conditions
- clients prescribed psychiatric medications requiring ongoing monitoring
- individuals experiencing major life transitions (job changes, divorce, aging off parental coverage)
- clients reporting financial strain related to healthcare costs
- refugees, asylum seekers, DACA recipients, or others experiencing eligibility changes



Questions Counselors Can Ask

1. INSURANCE STATUS

- Do you currently receive health insurance through the ACA marketplace?
- Have you received notices from your insurance company or the marketplace about renewing your coverage?
- Have your monthly premiums or healthcare costs increased recently?

2. ACCESS TO CARE

- Are you concerned about being able to continue counseling services?
- Have you delayed or canceled appointments because of cost?
- Are you worried about affording medications or psychiatric visits?

3. SUPPORT NEEDS

- Do you need assistance finding someone who can answer questions about your health insurance options?
- Would it be helpful to discuss a plan in case your insurance coverage changes?

If Coverage Is Lost or Interrupted

Counselors can help clients:

- **identify** community mental health resources.
- **explore** sliding-scale or reduced-fee treatment options.
- **connect** with marketplace navigators or enrollment assistance programs.
- **coordinate** care with prescribing providers.
- **review** crisis plans and emergency resources.
- **develop** a continuity-of-care plan to minimize treatment disruption.



Remember: Insurance instability can affect treatment adherence, medication continuity, and overall mental health. Early identification of potential coverage barriers may help prevent interruptions to care.