

Resources Available: Services

As part of the information gathering process, we collected comprehensive programmatic information from most of the mental health and substance abuse service providers in our community. This information was used to create 20 detailed profiles that are available in Appendix N of this report. The agency profiles contain a brief description of the agency, a total budget for mental health and substance abuse services and service descriptions.

The table below lists agencies providing services within each area of service. At first glance, it seems there are many services available within each area. However, it is important to note that services are not necessarily comprehensive or coordinated, and problem areas exist in each of the categories listed.

PREVENTION / EDUCATION	INPATIENT	INFO/REFERRAL	OUTPATIENT
<ul style="list-style-type: none"> Center for Drug and Alcohol Education, CSU~ Foothills Gateway ** Health District* Hope Counseling* Jacob Center ♥ LCMH* Namaqua ♥ Poudre School Dist. ** ♥ Suicide Resource Center ** Thompson School Dist. ** ♥ Workforce Center ** 	<ul style="list-style-type: none"> Detention Center ** Island Grove* LCMH* Mountain Crest* <p>MEDICATION</p> <ul style="list-style-type: none"> Detention Center ** Health District* LCMH* Mountain Crest* Northside Health Center* Primary Care Physicians* (some) Private Psychiatrists 	<p>Note: ⇒ denotes comprehensive info/referral available</p> <p>⇒ Area Agency on Aging</p> <ul style="list-style-type: none"> Center for Drug & Alcohol Education, (CSU only) ⇒ Disabled Resource Svcs. ⇒ Federation of Families ** ⇒ First Call / Service Net* • Foothills Gateway ** ⇒ Health District* ⇒ Hub ** ♥ • Island Grove ⇒ Loveland Mental Health Connections* ⇒ MDAT ** • Mountain Crest • Poudre School Dist. ** ♥ • Primary care physicians* (some) • Private practitioners* (some) • Thompson School Dist. ** ♥ • LCMH * 	<ul style="list-style-type: none"> Center for Drug & Alcohol Education, (CSU only) Childsafe* Foothills Gateway ** Health District* Hope Counseling* Island Grove* Jacob Center LCMH* Loveland Mental Health Connections* MAC ♥ Marriage and Family Therapy Clinic, CSU* Mountain Crest Namaqua* ♥ Private Practitioners (including Pro Bono Therapists)* Psychological Services Center, CSU* Seven Lakes Turning Point ♥ University Counseling Center, (CSU only) Workforce Center **
<p>PSYCHOLOGICAL EVALUATIONS</p> <ul style="list-style-type: none"> Detention Center ** Jacob Center ♥ LCMH* Mountain Crest* Namaqua ♥ Poudre School Dist. ** Private Practitioners* (some) Psychological Services Center, CSU* Thompson School Dist. ** ♥ University Counseling Center, (CSU only) 	<p>RESIDENTIAL</p> <ul style="list-style-type: none"> Detention Center ** Foothills Gateway ** Island Grove* Jacob Center ♥ LCMH* Mountain Crest (?) Namaqua* ♥ Northrange Behavioral Health* Turning Point ♥ 		
<p>CRISIS</p> <ul style="list-style-type: none"> Detention Center ** Hope Counseling* Hub ** ♥ Island Grove* LCMH* Mountain Crest* PVH/ER* 	<p>DAY TREATMENT</p> <ul style="list-style-type: none"> Jacob Center ♥ LCMH* MAC Mountain Crest Namaqua* ♥ Poudre School Dist. ** ♥ Turning Point ♥ 		<p>AFTERCARE, TRANSITION, STEPDOWN</p> <ul style="list-style-type: none"> Hope Counseling* Jacob Center ♥ LCMH* MAC ♥ Mountain Crest* Namaqua* ♥

* These agencies provide services to people with little/no ability to pay.

** Agencies don't normally require payment.

♥ Denotes services for children and adolescents only

What did we learn?

Resources Available: Financial

Conclusions to be Drawn from Financial Resources

Four conclusions can be drawn from the financial information presented on the next three pages. First, there are 60,000 people in Larimer County who are affected by a mental illness or substance abuse disorder and approximately 20,000 of these people have a significant functional impairment due to their mental illness. Locally, there is approximately \$18.6 million to serve these people (\$315 per person, per year), not including the cost of private therapists and psychiatrists or primary care.

Second, there is a large local burden to providing care to those who are uninsured and can't afford the full cost of care. After contributions from insurance, regular federal and state funding and client fees, there is still approximately \$7 million that must be generated to serve mental health and substance abuse clients locally.

Third, the indirect cost burden to our community for mental health and substance abuse is very large, currently estimated at \$22.6 million. Fourth, our community providers make a major contribution to providing care for those with limited incomes. We know that at least \$350,000 of services is donated annually in our community, although the actual amount is likely much higher.

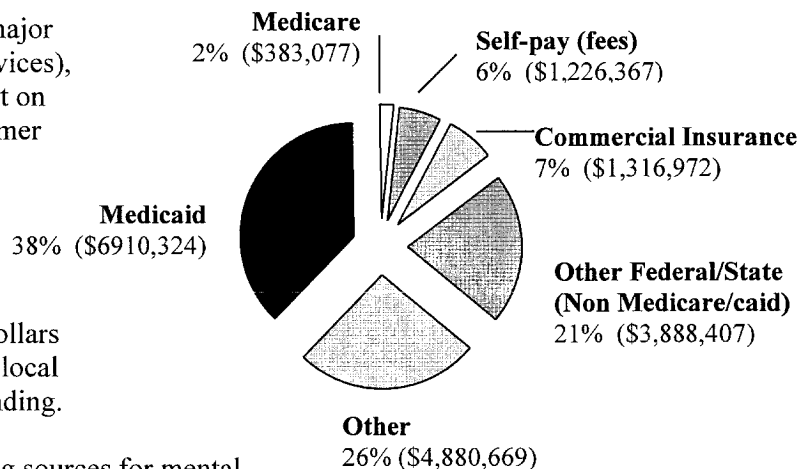
Data Collection Challenges

Note: The following financial information is based on information gathered from 16 key mental health and substance abuse agencies. It was impossible to capture and report on all of the financial resources available. Private psychiatrists and therapists are not included and Poudre School District is the only school district included. Likewise, we could not capture the involvement of primary care physicians who are more and more likely to be involved in the mental health and substance abuse treatment of their patients.

Other challenges also existed. Specific challenges to gathering financial information included variations in accounting, reporting, terminology and service categories. In some cases, lack of participation from staff and directors hindered the process. To better understand the financial resources available and to monitor and track our progress in the future, these challenges would need to be addressed. Presented below is the financial information we were able to gather from the 16 key agencies.

Overall it is estimated that within the 16 major agencies (who provide the majority of services), approximately \$18.6 million is being spent on mental health and substance abuse in Larimer County. The largest source of funding is Medicaid, which covers about \$7 million in care. Other federal and state funding covers nearly \$4 million and commercial insurance covers about \$1.3 million. The remaining \$7 million dollars is covered by a combination of Medicare, local dollars, self pay (client fees) and grant funding.

The pie chart at right illustrates the funding sources for mental health and substance abuse care in Larimer County. See Table A on the next page for a detailed breakdown.



Medicaid

Based on 16 key agencies, Larimer County receives Medicaid dollars for mental health related services through the Northeast Behavioral Health MHASA to Larimer Center for Mental Health, Child Welfare, and some private agencies. **There are no Medicaid dollars available for substance abuse services** (other than a minimal amount targeted for pregnant women).

The Larimer Center for Mental Health receives a capitated amount of \$1,777,121 to provide services (other than inpatient) to Medicaid eligible residents of Larimer County. Northeast Behavioral Health receives an additional \$1,627,776, also capitated, to provide for local inpatient services and state hospital services for residents of Larimer County.

In addition to the capitated Medicaid amount, some agencies bill Medicaid directly on a fee-for-service basis. There is currently no means for identifying the total fee-for-service amount that is billed for services provided to residents of Larimer County.

Funding Sources Detail

The following chart is a detailed accounting of the funding sources for mental health and substance abuse services in Larimer County.

Table A — Funding Sources		
Federal/State		
Medicaid		
Capitated Amount to LCMH	\$1,777,121	
Capitated Amount to NBH (primarily to cover inpatient services locally and at the state hospital)	\$1,627,776	
Fee-for-Service Amount (only for Turning Point & MAC)	\$1,340,500	
Thru Child Welfare	\$2,164,927	
Total Medicaid		\$ 6,910,324.00
Medicare		
	\$383,077	
Total Medicare		\$ 383,077.00
Other Federal/State Sources		
Thru Child Welfare	\$1,549,861	
Thru LCMH	\$1,480,580	
Thru Island Grove	\$109,327	
Thru Hope Counseling Center	\$342,661	
Thru MDAT	\$57,053	
Thru Poudre Schools	\$348,925	
Total Other Federal/State		\$ 3,888,407.00
Other sources (local, undefined, combined local, state/federal)		
Larimer County	\$1,774,878	
Grants and fund raising	\$741,894	
Self pay	\$1,226,367	
Poudre Health Services District	\$269,423	
Commercial insurance	\$1,316,972	
Other (undefined or non categorical)	\$2,074,474	
Total Other Sources		\$ 7,404,008.00
GRAND TOTAL		\$ 18,585,816.00

What did we learn?

Cost Burden Remaining

It costs an estimated \$18.6 million to provide the current level of basic mental health and substance abuse care, not including private therapists and psychiatrists or primary care physicians. Using the prevalence estimates for our community, that would provide about \$315 annually for each person experiencing a mental disorder or about \$1000 annually if only those experiencing significant functional impairment were included.

Of this \$18.6 million, about \$11 million is covered by a combination of insurance (private, Medicaid and Medicare), state and federal sources and fees paid by those receiving services. That leaves about \$7.6 million to be covered in other ways, creating a significant burden on the local community. Table A (above left) shows totals from each of the primary funding sources.

The chart at right shows cost burden by agency. The first column of figures includes the approximate total for each agency covered by insurance, by federal and state sources and through client fees provided by the individuals receiving services. The second column shows the total of these three sources with the third column identifying the total costs for each agency. The difference between the total from insurance, federal/state funds and client fees and the total costs for each agency is the amount remaining that must be subsidized by local sources.

In addition to the \$18.6 million total, another \$14 million is being spent on other related child welfare services and public school students in the Poudre School District with significant identifiable emotional disorders.

Cost Burden Remaining			
Agency	Total Insurance, Federal/State & Client Fees	Total Reported Costs	Subsidies Required
Child Welfare ¹	3,759,833	4,181,574	221,741
LCMH ²	3,513,119	4,411,775	898,656
Health District	2,771	269,423	266,652
Mtn. Crest/PVH ³	1,404,752	2,684,125	1,279,373
Island Grove ⁴	177,115	220,443	43,328
Hope Counseling	583,363	858,594	275,231
HUB ⁵	0	60,000	60,000
MDAT ⁶	57,053	57,053	0
LC Detention Center ⁷	0	326,154	326,154
Workforce Center ⁸	0	(114,107 included)	(114,107 included)
Namaqua ⁹	0	1,735,964	1,735,964
MAC	500,000(not included in total)	?	?
Turning Point	1,243,500	2,501,400	1,257,900
Foothills Gateway ¹⁰	25,000 (included)	25,000 (included)	0
Loveland MH Connections	0	50,965	50,965
Poudre Schools ¹¹	348,925	1,292,450	943,525
TOTALS:	\$ 11,090,431	\$ 18,649,920	\$ 7,559,489

¹Includes residential treatment centers, CORE Services & the therapeutic component of Child Placement Agencies only. Due to significant changes in the system, amounts reported are based on targets for FY 2000/01. ²Based on 1998 data (most recent). ³Total Charges reported as costs. Totals don't include psych. Fees for Medicare svcs. ⁴Includes only revenue used to provide services to county residents, figures were calculated based on county using 10% of resources across categories. ⁵Includes only services relating directly to mental health & substance abuse. ⁶Includes only services relating directly to mental health & substance abuse. ⁷Includes mental health services for inmates, inmate medications and substance abuse & mental health training for officers. ⁸Includes payment to LCMH for mental health providers onsite, this amount is included in LCMH amounts. ⁹Not all services relate directly to mental health & substance abuse. Services included: residential, day treatment, client services & outpatient services. The amount reported as revenue from the county is included in the amounts listed for Child Welfare. ¹⁰Not all services relate directly to mental health & substance abuse. Amount reported includes payment to LCMH for mental health providers onsite, this amount is included in LCMH totals. ¹¹Includes only mental health personnel, not classroom services for students with significant identifiable emotional disorders, or federal grant dollars some of which will be used to enhance mental health and substance abuse services in the schools.

Donated Services

Although we were not able to capture the costs or revenue related to services provided by private therapists, we do know that they make a significant contribution to the community through donated services. Through the pro bono programs at Poudre Health Services District and Loveland Mental Health Connections, private therapists donated 4,146 hours of service last year for an estimated total contribution of \$350,000.

Indirect Costs of Mental Illness

Using national estimates from the Surgeon General's Report, and the total costs in our 16-agency example, the indirect costs related to mental illness in Larimer County are approximately \$22.6 million. The Surgeon General's Report estimate included indirect costs directly related to the consumer such a loss of productivity at home and at the work place. We know that when someone has a mental illness, their family, friends and their entire support system are impacted. It is important to note that indirect costs related to these "ripple effects" on family and friends are not included. Indirect costs related to substance abuse are also missing and likely results in similar levels of costs. Finally, this estimate is based on 16 agencies and not our entire community. It is safe to say then, that the indirect costs of mental illness and substance abuse are significant.

How much is being spent outside of Larimer County?

One issue of concern is the amount of money being spent on Larimer County residents receiving services outside of Larimer County. Poudre School District reports that \$530,000 is spent outside the community. These dollars are used to provide services that are not currently available in Larimer County to students with intensive needs. Larimer Center for Mental Health and Child Welfare likely spend a significant amount for services provided outside the community, but are not able to provide these data.