

Removing Barriers: Revenue Challenges at a Mental Health Clinic

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In September 2019, approximately six months before the COVID-19 pandemic began in the United States; The Brain Center opened its doors with the focus of providing mental health services to veterans. Like many other businesses during this time, the organization struggled financially. The Brain Center struggled due to the low number of veterans participating in mental health services. Two causes for not meeting monthly goals were identified: stigma and health insurance issues. These issues were identified by veterans communicating their concerns to staff at the clinic. This led to a study focused on understanding the views and opinions of veterans and determining what other mental health business owners were doing to overcome barriers. Based on the study's results, the recommended solution was to partner with an established organization within the community. This partnership could help educate veterans on the two problematic issues. The research from this study provided new learning because it shed light on knowledge many veterans may not possess. These knowledge deficiencies provide The Brain Center with an opportunity to not only help provide the missing knowledge but create social change in a virtuous manner.

The Problem

The Brain Center planned to provide mental health services to at least 50 veterans monthly; not meeting this goal caused the organization to experience revenue issues. Staff identified two causes for not meeting its monthly goal: health insurance and stigma. The problem with health insurance is low reimbursement rates, unreasonable time limits for testing, and the prior authorization process. The problem with stigma is fear of being judged and retaliation from an employer (A. Krowel, personal communication, November 2020).

Providing accessible mental health treatment for veterans is not only a problem for The Brain Center but is also widespread within the United States. This barrier accounts for approximately 17 suicides per day (Novotney, 2020). Moreover, untreated mental health issues among veterans have caused increases in substance abuse use. This includes opioid use, misuse of prescription drugs, and alcohol abuse (National Institute of Drug Abuse, 2019). Finally, incarceration rates are high among veterans. Research indicates that 181,500 veterans are incarcerated, and after release, about two-thirds will commit another criminal offense (Timko et al., 2020). Therefore, creating change could help veterans obtain mental health treatment more readily, resulting in fewer suicides, drug addictions, and incarcerations, and for The Brain Center, increased revenue.

Driving Research Question

If The Brain Center fails to address the revenue issues, it could impede future growth for the organization. This could cause a reduction in staff or business closure. Therefore, what adjustments should The Brain Center make to generate more revenue despite health insurance, stigma, or other obstacles?

Methodology

This study used qualitative methods to better understand views and opinions regarding health insurance issues and stigma. To do this, seventeen veteran clients at The Brain Center completed a structured questionnaire with five questions using a seven-point Likert scale. Each question also included space for short essay responses. The data collection period was one month.

Furthermore, two mental health business owners completed semi-structured telephone interviews covering five questions. The five questions were different from questions asked to veterans. Data was gathered using Transcribe. The two interviews were collected in the app via the interviewer's smartphone and later analyzed.

Analysis

Analyzing the collected data was carried out in several ways. The questionnaires completed by veterans were analyzed using descriptive statistics, more specifically, a focus on the mean and standard deviation. Examining the mean and standard deviation measured opinions and provided comparisons. When examined holistically, the results of each question from the questionnaire indicated that stigma is a current issue for veterans. The questionnaire essay responses were analyzed using thematic analysis. Two themes were present: stigma and the financial stress of paying for treatment.

Since only two mental health business owners participated, minimal weight was placed on their responses. However, it is noteworthy that both owners agreed that obtaining grants helped their business to grow, and working with insurance companies to increase reimbursement rates generated additional revenue.

Based on the study's results, three solutions were identified in response to the driving research question. The study's results suggested three potential solutions to answer the guiding research question. The first solution involves collaborating with an organization within the community, preferably a nonprofit, that could help market and educate the community on the effects of mental health stigma and how to understand health insurance. The main concern of this potential solution is the partnership falling apart. The second potential solution relates to implementing telepsychiatry on a permanent full-time basis and marketing to all areas in Indiana to increase the number of clients. However, an issue with telepsychiatry is that potential privacy issues may violate the Health Insurance Portability and Accountability Act (HIPAA). The final potential solution requires renegotiating reimbursement rates with health insurance companies to increase revenue. The drawback to this potential solution is the renegotiated amount may only be a few dollars more per service, with the administrative costs exceeding the additional revenue.

Recommended Solution

The recommended solution is partnering with an established organization within the community to help educate veterans on the effects of stigma and increase health insurance literacy. It was chosen because of the potential financial growth and the opportunity to invest in the community and create social change. A potential organization as a viable option for this partnership is Helping Veterans and Families (HVAF) of Indiana. This organization has a positive reputation within the community and numerous collaborations with various state and local organizations. The partnership would include both organizations splitting the cost of all expenses to create the program, while The Brain Center would be the lead organization regarding information communicated to the public.

New Learning

During the literature review, two concepts were discovered that played a significant role in the recommended solution: health insurance literacy and mental health literacy. *Health insurance literacy* is the ability of an individual to understand their health insurance policy and how to use it (Quincy, 2012). The literature review showed that 45 percent of veterans do not understand basic health insurance concepts or how to use them (Rodriguez et al., 2013).

Mental health literacy is an individual's ability to understand mental health concepts and how they may apply to themselves (Kutcher et al., 2019). A discovery in the literature was that veterans have little to no understanding of their mental health and may not fully understand when they need help. Furthermore, a study by Williston and Vogt (2021) indicated that veterans with low mental health literacy negatively viewed mental health care and treatment.

By partnering with a well-known organization in the community, both organizations can work together, educate veterans and possibly the community. Once a veteran understands they may have a mental health issue or how to use their health insurance, it is assumed most will take steps towards getting help. Investing in the community to help educate people improves lives and can create social change.

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