

Mental health disorders are the main cause of disability among 15 to 24-year olds in high-income countries.

**When they turn 18,
a lot of teenagers no
longer get mental
health treatment...**

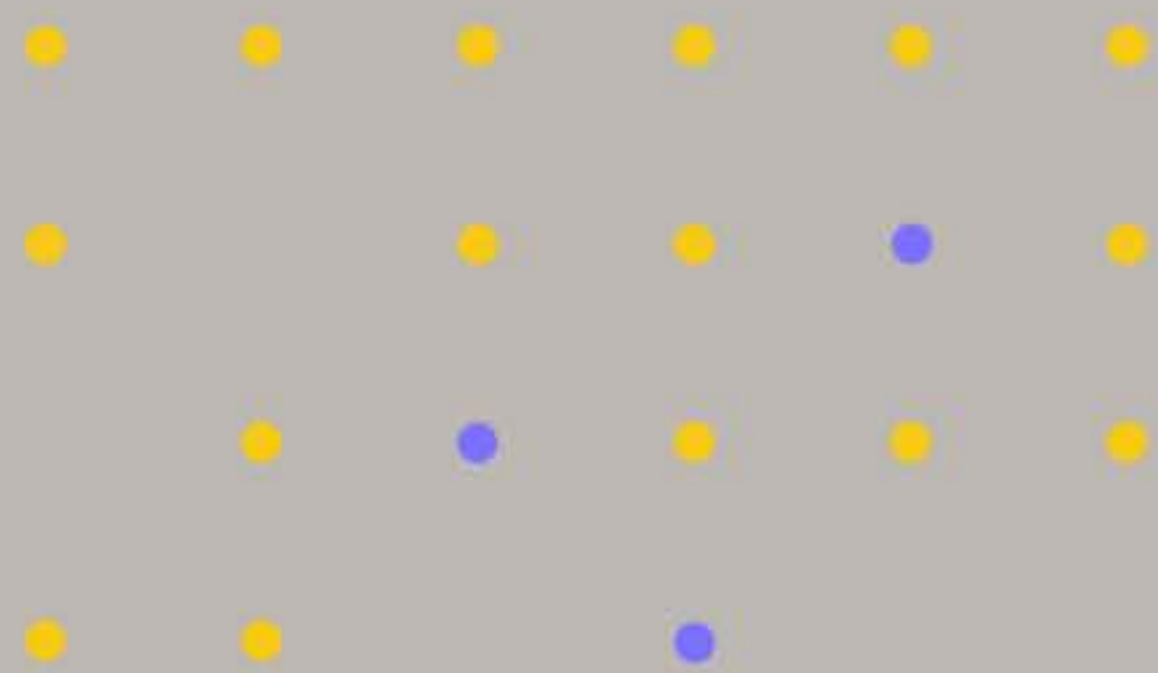


Find out why



Why does this happen?

Mental health care becomes more expensive at 18



This is called a
transition gap

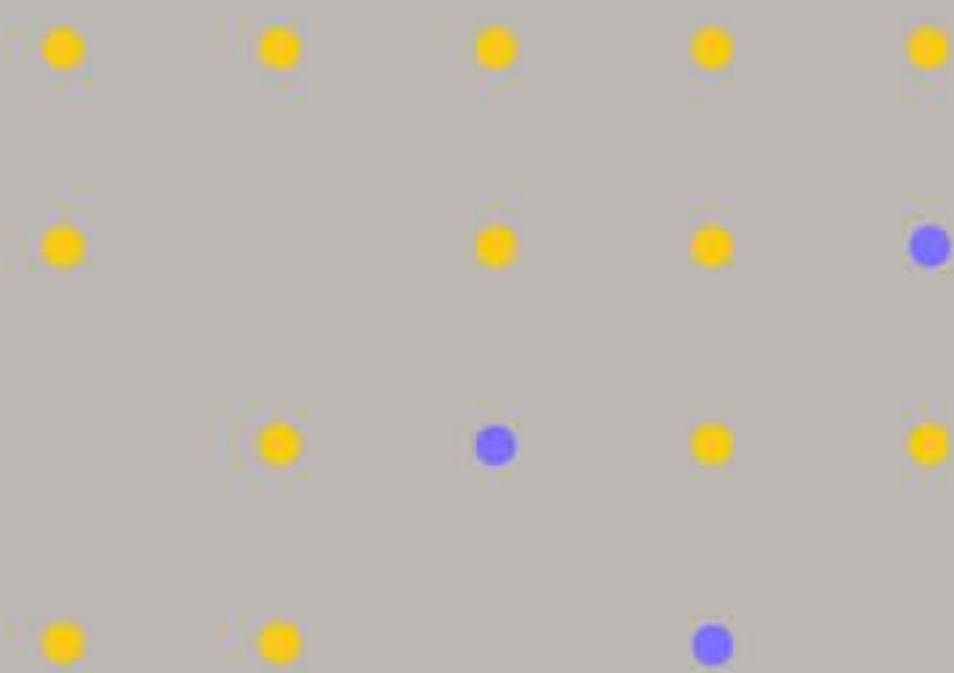
Other reasons for teenagers to get treatment less:

Mental health care is organized differently for adults.

Adolescents might change their lives, e.g. move out of their parental home.



In the Netherlands,
everyone over 18 has
to pay the first
health care costs
before insurance
coverage kicks in.



Eigen risico
in Dutch

This deductible has
increased from **€170** in
2011 to **€350** in 2013.



- A team of researchers from Rotterdam studied this by asking:

“Did the higher deductible payment cause more young adults to delay or stop their mental health treatment?”

They compared claims of Dutch youth just before and after 18, and before and after the deductible increase, using a natural experiment.



Smarter Choices for Better Health

Erasmus MC

The answer is YES,

**when youngsters had to pay
€180 more, they were less likely
to use mental health services.**



Erasmus University



But that's not
all they found



Young women reduced their mental health care the most



- During the study, 8.1% of females used mental health care




8.1%



7%

There was a 13.6% reduction in mental health care after the deductible increase



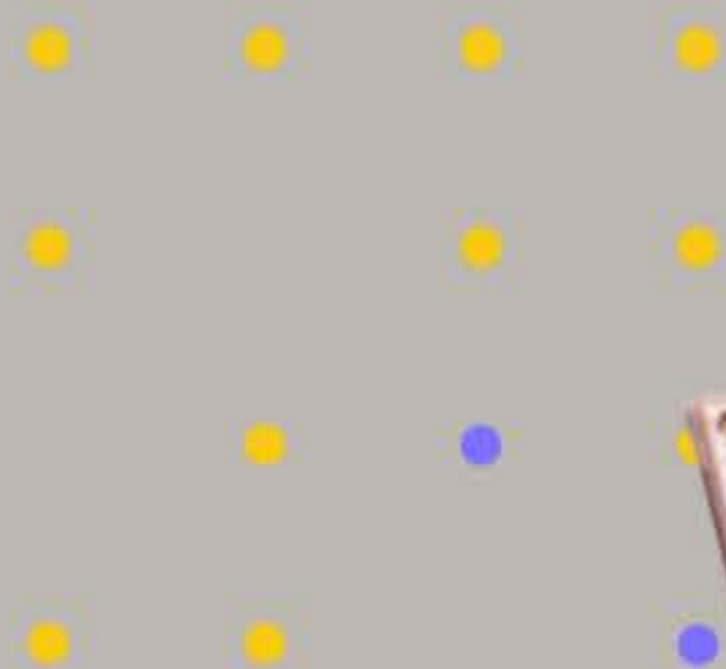


However, not all young women were impacted in the same way....

The increased cost was mostly a financial barrier to low-income girls

Girls coming from a household in the bottom half of the income distribution reduced treatment by ~ 20%.

Girls coming from richer households were not treated less often because of the rising deductible.





We need measures to tackle financial barriers that raise inequalities!

A higher deductible should not prevent young adults from receiving treatment for their mental health. Especially at such an important time of their lives.

Read more about our research in Social Science & Medicine:

Patient cost-sharing, mental health care and inequalities: A population-based natural experiment at the transition to adulthood. FV. Lopes *et al.* Volume 296, March 2022

<https://doi.org/10.1016/j.socscimed.2022.114741>