United Way of Southwestern Indiana
Request for Proposals
Mental Health Care
March 2022

Request for Proposals providing access to mental health care for low-income people in Spencer, Vanderburgh, and/or Warrick Counties.

**Purpose Statement**

United Way of Southwestern Indiana (UWSWI) is dedicated to increasing economic Upward Mobility for residents of Spencer, Vanderburgh, and Warrick counties. We invest in best-in-class non-profit programs; we provide direct services to low-income individuals and families; we facilitate dialogue across sectors; and we advocate for equitable public policy. All of these efforts are driven by a desire to see our neighbors reach economic self-sufficiency and our community’s children break cycles of generational poverty.

Poverty is a complex issue with many influences. To address the multidimensional nature of poverty, UWSWI prioritizes the following Pathways toward Upward Mobility:

- Empowering Employment
- Mental Health
- Thriving NextGen
- Social Stability & Growth

The current Request for Proposal is aligned with UWSWI’s Mental Health Pathway. The link between low-income status and mental health struggles has been firmly established in research. Furthermore, poor mental health may prevent individuals from becoming Upwardly Mobile, cementing their economic position and entrenching cycles of generational poverty.

> “The evidence is strong for a causal relationship between poverty and mental health. However, findings suggest that poverty leads to mental health and developmental problems that in turn prevent individuals and families from leaving poverty, creating a vicious, intergenerational cycle of poverty and poor health.” – Simon et. al, 2018, Psychiatric Times

The association between mental health struggles and low-income status has been observed nationally and holds true for our local community. The Greater Evansville Health Survey – 2021 Edition conducted by Welborn Baptist Foundation reported that low-income residents of Southwestern Indiana are approximately 10% more likely to experience depression and anxiety than their higher-income peers.
Despite this noted correlation, low-income people are often unable to access mental health care. "Poverty is associated with an increased risk for psychological problems. Even with this increased risk for mental health problems and need for care, many low-income adults and families do not receive treatment because of logistical, attitudinal, and systemic barriers." – Santiago, et. al, 2013 Journal of Clinical Psychology

Social factors such as cultural beliefs or stigma may partially explain why low-income people access mental health care less often than their higher-income peers, despite higher rates of mental health concerns. However, access to care is another significant issue for low-income people. Locally, mental health care providers are in alarmingly high demand due to the overall needs of our community. According to Welborn Baptist Foundation’s research, approximately 1 in 5 residents in our region have/had a diagnosis of a depressive disorder and nearly 1 in 4 have/had an anxiety disorder diagnosis.

With high demand, mental health care practitioners must weigh many factors when determining which clients to accept onto their caseloads. Financial considerations cannot be ignored. Low-income clients are more likely to utilize Medicaid to pay for services, which reimburses therapists at a lower rate than private insurance. Even if low-income clients have private insurance, they may struggle to meet co-pays or be forced to end treatment before it is clinically advisable due to insurance cut-offs. Uninsured or underinsured clients may require a sliding scale fee structure. These financial barriers make the prospect of accepting low-income clients challenging for many providers.

While there is no quick fix for the limited number of providers or available service appointments, UWSWI seeks to invest in the service providers who step up to the challenge of serving low-income people. The current grant will support initiatives that create access to formal mental health care for low-income individuals and families. Possible methods **may include, but are not limited to:**

- Creating an agency fund to offset the financial losses incurred by serving clients with a limited capacity to pay for services such as those utilizing Medicaid or requiring a sliding scale for service fees.
- Providing retention or training incentives for therapists or staff who primarily serve low-income clients.
- Contracting with external organizations to provide additional therapists.
- Hiring additional therapists or other staff needed to support low-income clients (sustainability plan required)