

Financing 988 Crisis Response Systems

988 is the new nationwide, three-digit number for the Suicide & Crisis Lifeline. 988 connects people to trained crisis counselors who can provide supportive services by phone, text, and chat (“someone to talk to”). Statewide crisis response systems should provide mobile crisis teams for people who need an in-person response (“someone to come to you”). For those who need more services, crisis receiving and stabilization facilities should be available (“a place to heal”), followed by post-crisis wraparound services.

The 988 Suicide & Crisis Lifeline serves the public, much like 911. However, to ensure that crisis services are available and responsive to everyone who needs them, regardless of ability to pay, systems must be built and adequately financed.

While states can take advantage of various federal funding streams (see Additional Policy Resources), other approaches will be needed, such as state appropriations, 988 surcharges on phone bills (like 911 surcharges), and commercial health insurance coverage, to fully finance 988 crisis response systems. Fortunately, according to a national poll in May 2022, there is strong support across the aisle for doing so:¹



- **88% of Americans support requiring health plans to cover mental health crisis services;**
- **77% of Americans are willing to pay some amount on their phone bill to fund 988 services;** and
- **85% of Americans support state funding for 988 crisis services.**

Policy Goal:

- Enact legislation that creates adequate and diversified funding for statewide 988 crisis response systems (call centers, mobile crisis teams, and crisis receiving and stabilization facilities).

Additional Policy Resources

- “Overview of Crisis Funding Resources Available to States and Localities” (primarily federal funding streams) https://crisisnow.com/wp-content/uploads/2022/03/20220302_OverviewOfCrisisFundingSources.pdf
- “States’ Options and Choices in Financing 988 and Crisis Services Systems” <https://www.nasmhpd.org/content/988-transforming-crisis-systems-resources>






¹ NAMI 988 Crisis Response Research. June 2022. Ipsos on behalf on the National Alliance on Mental Illness. Retrieved from <https://www.nami.org/NAMI/media/NAMI-Media/Public%20Policy/NAMI-988-Crisis-Response-Report.pdf>



988 CRISIS RESPONSE FINANCING 988 CRISIS RESPONSE SYSTEMS

Recent Legislation: 988 Crisis Response Systems

Many states have used their budget process to appropriate significant state general funds to establish or expand crisis response services, including child-specific mobile crisis teams and crisis stabilization facilities, and to incorporate crisis services into their Medicaid programs. In addition, some states have further diversified funding, with examples noted below.

State	Bill Number	Description	Author	Year
<i>Health Plan Coverage of Crisis Services</i>				
 Washington	HB1688	Aligns state law with federal No Surprises Act and expands definition of covered emergency and post-stabilization services to include crisis stabilization units, evaluation and treatment facilities, certified outpatient crisis services agencies, triage facilities, agencies certified to provide medically managed or monitored withdrawal management services, and mobile crisis response teams.	Rep. Eileen Cody (D) by request of Insurance Commissioner	2021
<i>988 Phone Surcharges</i>				
 Colorado	SB21-154	Establishes a 988 crisis hotline enterprise and authorizes a 988 surcharge not to exceed \$0.30 to fund the 988 crisis hotline and to provide crisis outreach, stabilization, and acute care.	Sen. Chris Kolker (D), Sen. Cleave Simpson (R), Rep. Lisa Cutter (D), and Rep. Matt Soper (R)	2021
 Nevada	SB390	Establishes 988 crisis call centers and mobile crisis teams, creates a fund and a 988 surcharge on landline, mobile and VoIP services.	Senate Committee on Health and Human Services	2021
 Virginia	SB1302	Establishes a Crisis Call Center Fund from \$0.12 monthly surcharge on postpaid wireless charges and \$.08 surcharge on prepaid wireless to administer the crisis call center; directs establishment of regional community care or mobile crisis teams.	Sen. Jeremy McPike (D)	2021
 Washington	HB1477	Establishes crisis call center hubs and a comprehensive behavioral health crisis response system; authorizes 988 surcharge on phone lines of \$.24 and, beginning Jan 1, 2023, a surcharge of \$.40.	Rep. Tin Orwall (D)	2021

