My name is Cathy Morelli and I'm here today to talk about my 14 year old daughter's fight for treatment of her mental illness which includes an eating disorder, extreme self- harm behaviors, anxiety and depression.

Her first hospitalization began on March 6, 2012 due to suicidal ideations and self-harming behavior that included cutting on her legs. Within 6 days of this hospitalization our health insurer, Anthem, denied her continued stay in this hospital. The hospital kept her for a total of 12 days and they continue to battle the denial of treatment by Anthem as I speak today. Within a day of being released from that first hospital she again attempted suicide and engaged in serious self-harming behaviors involving cutting into her thigh. She spent the next 14 days in an emergency department of a hospital because this hospital could not find a psychiatric bed in the state that would take my then 13 year old daughter. Within 6 hours of being released from the emergency department, she again attempted suicide and was struggling significantly with an eating disorder and spent the next 8 days medically admitted to the hospital. After 8 days, she was then transferred to Brattleboro, VT to a psychiatric hospital. This hospital had to battle nearly daily with my insurer, Anthem, to allow my daughter to remain inpatient while they treated her myriad of mental health issues. After 12 days inpatient in VT the battle ended and Anthem won and my daughter was sent back home. Numerous hospital admissions followed and each and every time her inpatient stay was prematurely denied by Anthem.

In between each hospital admission it was an incredibly stressful period of time not only for myself and my husband, but for my 2 other daughters ages 16 and 10. My daughters were so nervous when their sister was home and they felt a sense of obligation to watch her every move

and report back to us if they suspected she was engaging in self-harming behaviors. At one point they became so afraid of her that they refused to sleep in their rooms at night because their sister had started threatening to not only harm herself but now she was threatening to harm others, including her parents. Her stays at home were brief as were her stays in the hospital thanks to a steady stream of denials issued by Anthem.

In 5 months, from March 2012 until August 2012, Anthem had issued a total of 13 denials for hospital admissions personally to my 14 year old daughter. When I say personally, I mean they actually sent the denial letters addressed to my minor daughter. I'll read an excerpt from a letter addressed to my daughter on July 16, 2012. I quote "We cannot approve the request for hospital admission as of July 16, 2012. The hospital gave us information about you. This did not show that hospital care is medically necessary. You have recently been in the psychiatric hospital for about one month due to behavior problems and trying to hurt yourself. You have had these problems for a long time. You had to go into the medical hospital for a few days and now the medical hospital wants you back in the psychiatric program. You had not been getting better in a significant way for at least the last 30 days. There is no plan to do anything different. It does not seem likely that doing the same thing will help you get better. You need treatment that will likely help you get better…" Interestingly Anthem had paid for only 1 day of the 30 days they speak about in this letter. What they fail to mention is she had a suicide attempt and nearly succeeded while inpatient at this psychiatric hospital but in spite of that Anthem still maintained their denial of coverage for her stay there. I find it interesting that they acknowledge that she needs treatment that will help her get better because Anthem only denies any attempt to get her that very treatment they speak about in their letter.

Pretty early on in her treatment we applied to DCF for voluntary services to assist in the care of our mentally ill daughter. They provided us with in home psychiatric services, known as IICAPS, which was in addition to the outpatient providers we had her seeing. Despite the outpatient providers and IICAP's best efforts it was clear my daughter wasn't making any progress and her condition was worsening. In fact, they all agreed early on that she could no longer be managed on an outpatient basis yet the denials from Anthem continued and the basis of most of their denials was that she *could* be managed on an outpatient basis.

For the past 8 weeks now she has been at Cumberland Hospital in VA. Her self- harming behaviors remain out of control and she poses a danger to herself. Past self- harming behaviors ended with her receiving stitches for her wounds because her cutting is that extreme. As most of us know, a cut in the wrong place could easily end my daughter's life. Unfortunately she is oblivious to the danger her cutting poses. Apparently Anthem is as well based on their steady stream of denials for treatment of her very serious condition.

I'm thankful for CT Husky plan for paying for my daughter's current treatment because Cumberland Hospital was Anthem's 13th denial. She's getting the treatment Anthem said she needed in their July 16, 2012, yet they denied her access to this treatment. Without the help of DCF and CT Husky my daughter would no doubt continue to be in and out of hospitals because of Anthem's denials.