NAMI Connecticut
National Alliance on Mental Illness

Testimony before the Office of the Healthcare Advocate
October 17, 2012

Good morning. My name is Sara Frankel and I am the Program Manager for Policy and Advocacy with the National Alliance on Mental Illness (NAMI) of Connecticut. NAMI Connecticut is the largest member organization in the state of people with psychiatric disabilities and their families. I would like to thank the Office of the Healthcare Advocate for hosting today's hearing on Mental Health Parity and providing a public forum for individuals to share their stories about the challenges they face when accessing treatment, prevention and coverage of mental health and substance use services.

As you know, both federal and Connecticut state law mandate mental health insurance parity. However, insurance plans are not always in compliance with our state and the federal parity laws. Patients who require mental health and substance use disorder treatments have faced higher deductibles, office visit limits, and other treatment limitations in comparison to patients who require Medical/Surgical treatments.

This month marks the fourth anniversary of the passage of the Federal Mental Health Parity and Addictions Equity Act. And yet, insurance companies are routinely finding that mental health treatment is not medically necessary, violating the spirit of the parity laws. Insurance companies often deny coverage for treatment, even when the patient's physician determines such treatment to be "medically necessary." It is not uncommon for a private insurer to deny coverage for an inpatient psychiatric hospitalization of a patient with ongoing and persistent urges to commit suicide. Such routine denials send a message to the patients and their family members that the insurance companies expect the problem will resolve itself. It also conveys the assumption that a patient will not fight the decision on appeal. This puts a heavy burden on the patients and their family member as well as our state government—after routine denials from a private insurance company, a patient is often left with no choice but to look to the government to cover the cost of treatment.

This is a difficult realty to accept as we know that one in five families is impacted by mental illness, and one in seventeen Americans has a serious mental illness, such as bi-polar disorder, schizophrenia, major depressive disorder and post-traumatic stress disorder (PTSD). And, yet, we also know that mental illnesses are very treatable—70 – 90% of individuals with serious mental illnesses experience significant reduction of symptoms and improved quality of life with appropriate treatments and supports, early identification and open access to treatment options.

In order for individuals with serious mental illness to continue to live successfully in recovery, it is imperative that the parity laws are properly enforced.

Thank you for your time.