My name is Mirela Loftus, and I am a board certified child and adolescent psychiatrist working on the Child and Adolescent Inpatient Unit at the Institute of Living/Hartford Hospital, and as a consultant at a therapeutic school, called the Grace Webb school located at the Institute of Living.

I am speaking today on behalf of a patient's mother who would have liked to testify today but was unable to due to a scheduling conflict at work. Here is her daughter's story:

Julitza is a 16 yo girl that currently carries a diagnosis of Schizoaffective DO who has been in treatment at the Institute of Living/Hartford Hospital since June 2009 in our outpatient clinic.

She is the oldest of two siblings, living with a 1 year younger brother, and her mother who is a single full time working mother. Mother works in a school setting in the town they live in as an ESL teacher. The parents divorced when Julitza was 2 years old and mother remained the sole provider.

Julitza had some developmental delays such as cognitive and mild speech difficulties. She did have a history of seizures from age 2 to 5, which were stabilized with medications.

While growing up, Julitza did need help and supervision and all the family members contributed, as well as their community resources, such as the church. Julitza adjusted well and was quite successful in school (attending a small private Christian school) as well as in extracurricular activities: taekwondo, synchronized swimming.

For mother it was very important to continue to work full time in order to provide for the family. This also helped with obtaining commercial insurance and benefits.

Unfortunately, Julitza's course changed for the worst when she begun to experience psychiatric symptoms. In 2009 she was hospitalized for the first time medically at Connecticut Children's Medical Center for a few days due to acutely and abruptly stopping to talk, communicate, eat or interact. That is when she had her first catatonic episode defined by the symptoms mentioned above. It resolved in a few days in the hospital and upon her discharge she continued to work with a psychiatrist at the Institute of Living in an outpatient setting. Since then however she required three psychiatric inpatient admissions, all-occurring at the Institute of Living/Hartford Hospital for similar symptoms.

Her first admission was in April 2011, which was prompted again by catatonia, a mental state characterized by the inability to speak, eat, or take care of ADL's such as toileting, or showering on her own. She was also experiencing hallucinations (hearing voices), paranoia and delusional beliefs (these are beliefs that are held with strong conviction despite superior evidence to the contrary). Her delusion was that she was pregnant. She was hospitalized for 17 days, and the insurance covered the whole stay. The second

admission which occurred in February 2012 was very similar to the first one, only this time there were medical complications. During this catatonic episode, Julitza became medically unstable, had high blood pressure and increased heart rate and required a medical admission first at Connecticut Children's Medical Center in Hartford. Following the medical stabilization she was transferred to the Institute of Living. Here she stayed for another 11 days and was stabilized on her medications and gradually returned to her baseline function. Out of the 11 days that she was hospitalized the insurance covered only 4.

This past month Julitza was hospitalized for the third time. This was the most worrisome presentation that she ever had. Without any warning, on the day of admission Julitza took off from home in the afternoon (something she had never done before) and started walking on the side of interstate I84 from Cheshire towards Bristol. The police caught up with her in Southington. And where was Julitza going? To her imaginary "in-laws" who in her delusional state she thought had kidnapped her "triplets". No, Julitza has never been pregnant and she never even had a boyfriend. In fact she does not even know how babies come in this world. And not only have her symptoms worsened but now she is acting in a very dangerous way upon these beliefs. She was hospitalized for 12 days at the IOL. The insurance stopped coverage after four days!! After four days they denied coverage due to "not meeting inpatient criteria for LOC" in spite of Julitza still maintaining this false belief that her triplets are somewhere in a house in Bristol kept hostage by a family and her needing to go and rescue them. She continued to have no insight into the safety concerns with walking on the side of a major highway, I-84. The medical doctor representing the insurance went as far as in saying that "walking on the side of the highway might be illegal but not dangerous". The IOL treatment team obviously disagreed with the insurance medical doctor's assessment and did not feel that Julitza was safe to be discharged. Therefore the hospital was not paid for 8 days and had the option of considering that a loss or to bill mother. Due to Julitza still meeting clinical criteria for acute inpatient level of care they decided to not send the bill to the mother.

step down

However, Julitza's mother reported significant struggles with financing her mental health care even upon discharge from the hospital. She receives bills for the emergency room visit, for the ambulance and copays for the inpatient stay. And when Julitza is stable, the monthly bills exceed $500 due to doctors visits and copays for all the medications.

For a single mother working full time and paying for insurance a monthly premium these added costs and lack of coverage by the insurance become a huge burden. The choices that mother would have would be to either drop the commercial insurance and try to put Julitza on state insurance or continue to receive bills that are not sustainable with a single income.