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**TESTIMONY ON SENATE BILL 821: AN ACT CONCERNING
MARITAL AND FAMILY THERAPISTS**

**Committee on Insurance and Real Estate
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Executive Director**

On behalf of the National Association of Social Workers, Connecticut Chapter, representing over 3400 members, we submit this testimony in opposition to Senate Bill 821.

The stated purpose of Bill 821 is to reduce health insurance costs however if implemented it would in fact have the opposite effect of driving up costs and at the same time decrease access to mental health care. The reason for this is that consumers in need of mental health care may seek a more expensive mental health provider, seek care from a primary care provider with insufficient expertise in mental health, or if unable to access care will wait until a crisis occurs and then utilize the far more expensive services of a hospital emergency department.

Bill 821 effectively eliminates insurance coverage for insured persons choosing to be treated by a licensed marital and family therapist. For much of Connecticut's insured population the ability to pay out of pocket is not feasible in this economy, meaning that choice of provider will be restricted. Limiting choice of providers, and access to mental health providers makes no sense, especially at a time when economic pressures on families are increasing the demand for mental health services, including marital and family therapy.

Consumers will not be the only ones negatively impacted by this bill. Mental health clinics, child guidance clinics, and family services agencies would be forced to lay off their LMFTs. This will cause an unjustified disruption in patient care and add costs to already struggling agencies that will be forced to spend funds for recruitment and training of new employees. This bill will also force MFT's who are independent private providers to close their practices, in turn leaving clients to search for care elsewhere or go without mental health treatment.

Another loser in this bill is the State of Connecticut. Licensure fees will decrease as MFTs close their practices and fewer individuals choose to become a marital and family therapist. In addition, the investment that Connecticut has made in marital and family therapy programs at our state universities will be negatively impacted as few students would choose these programs knowing that upon graduation the opportunity to make a living is at best limited.

Studies have consistently shown that mental health treatment has only a minimal and insignificant effect on health insurance premiums. Typically, full mental health parity, as

Connecticut has, increases insurance premiums by only .5-3%, and a reduction in premiums of that amount will not make insurance any more affordable to those who cannot currently afford coverage. Given the minimal impact of full mental health parity, the supposed cost savings from removing LMFTs from insurance reimbursement is truly insignificant! What coverage does provide is access to care that improves health care outcomes and directly benefits employers. Insurance coverage for LMFTs is a key part of that access to care.

Bills of this nature are nothing more than an ill conceived attempt to dismantle mental health services under the guise of saving health care costs. In the end such attempts, if successful, will only drive up health care costs; reduce access to care and limit consumer's choice of providers. We urge that SB 821 be voted down.