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**Testimony on**  
**RB 877 An Act Concerning Mental Health Parity**  
**Insurance and Real Estate Committee**  
**February 10, 2011**

This testimony is being submitted on behalf of the nearly 800 members of the Connecticut Psychiatric Society in support of **Raised Bill 877 - An Act Concerning Mental Health Parity**.

As you know, in 1999, this legislature enacted mental health parity into law. The intent of this law was to guarantee that citizens of this state who need treatment for mental illnesses would not be discriminated against. Raised Bill 877 acknowledges the passage of the Wellstone Domenici Mental Health Parity and Addiction Equity Act of 2008, which has some provisions that are different from those of Connecticut's statute. This proposal would give the Insurance Commissioner the right to oversee the integration and alignment of the Federal law with Connecticut's existing law and give the Commissioner the power to enforce decisions in this area. This is important because the situation is complex and consumers cannot be left to sort these discrepancies out on their own.

It is important to remember that mental illnesses are real and patients who suffer from them deserve to have their treatment covered by health plans. In most cases, mental health patients carry on or return to productive lives, just as those with physical illnesses do. Mental illnesses affect nearly 25% of Americans. Over 50 million adults suffer from mental disorders or substance abuse disorders on an annual basis (Health Care Reform for Americans with Severed Mental Illnesses: Report of the National Advisory Mental Health Council, Am J Psychiatry 150:10, October 1993).

The high cost to society of untreated and under treated mental illnesses have been well documented. A National Institute of Mental Health sponsored-study revealed that mental and addictive disorders cost over \$300 billion. This includes productivity losses of \$150 billion, health care costs of \$70 billion and other costs (e.g., criminal justice) of \$80 billion. Further a recent study examining six major medical conditions -- including hypertension, diabetes, lung diseases, and arthritis -- found only severe heart disease to be associated with more disability and interruption of daily functioning than

depression. (Id.) It is obvious that not treating mental illnesses is more costly than doing so. In its 1993 landmark report to Congress, the National Mental Health Advisory Council concluded that parity coverage for severe mental illnesses would result in a net savings of \$2.2 billion a year. In addition, a State of California study in 1994 demonstrated that for every \$1 spent to treat alcohol and drug disorders, taxpayers were saved \$7 in future costs.

Since 1999, you as the legislature have stipulated that those with mental illness have the same rights to treatment as those with any other illness. We cannot let a small group of uninsured citizens of this state fall through the cracks.

We are ready and willing to work with this Committee to make sure that those who need health insurance get it and that they get all the benefits that they should have.

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