



KEEP THE PROMISE COALITION

Community Solutions, Not Institutions!

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Testimony before the Insurance and Real Estate Committee

February 10, 2011

In Favor of SB 877

Good morning/afternoon Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee. My name is Cheri Bragg. I am Coordinator of the Keep the Promise Coalition, a statewide mental health advocacy Coalition dedicated to ensuring that a comprehensive, community mental health system is created and sustained in Connecticut.

The Coalition is strongly in favor of SB 877 entitled "An Act Concerning Mental Health Parity." It is our understanding that SB 877 would bring Connecticut into compliance with, and give the Insurance Department the power to enforce the provisions in, the Paul Wellstone and Pete Domenici Mental Health Parity and Addictions Equity Act.

Mental Health Parity is **equal coverage** of mental health and/or substance use disorder benefits to that of medical/surgical benefits. This is important to many of our Coalition members who have faced higher deductibles, fewer office visit limits, and other arbitrary treatment limitations.

Individuals and families that were once subjected to discriminatory and financially burdensome mental health and substance use insurance practices can now expect equal coverage for their care needs. Mental health and substance use care is no longer subject to separate treatment limits, co-pays, deductibles or network care limits. Ensuring that group policies comply with the Federal law is critical and cost-effective. According to a 2007 Congressional Budget Office cost estimate, the cost is nearly imperceptible to insurance companies, but lifesaving for many individuals and families experiencing mental health and/or substance use crises.

In the past, many individuals and families found themselves either having to pay large out-of-pocket expenses, or shifting costs to state services, or even worse: having to give up custody of children in order to secure mental health services. Compliance with both the State and Federal laws will help stop these uneven/unexpected coverage policies from negatively affecting covered individuals and families.

The Coalition supports the proposed resolution mentioned by the Office of the Healthcare Advocate and others that would alter this bill by exempting small employers from provisions in Section 2 of the bill (which they are exempt from under federal law), but still maintain the requirements of current Connecticut mental health parity law.

The Coalition urges the committee to pass SB 9 with the specified alteration. It will have a tremendously positive impact on the 1 in 4 families affected by mental illness in their lifetime, individuals and families affected by substance use disorders and the economic strain these unsupported health issues place on Connecticut businesses, our economy, and communities.

Thank you for your time. I would be happy to answer any questions you might have.