

TESTIMONY REGARDING HEALTH INSURANCE COVERAGE FOR SUBSTANCE ABUSE

I am here today (or some kind soul is here in my stead) to add my testimony to the other compelling outpourings heard here today. My son was expelled from Middle School at age 13 for purchasing and consuming drugs on school property. From that day on and until my son turned 17, I have been devastated, stigmatized, heartbroken, frantic with worry, suffered major depression, and job loss.

On January 23rd, 2011 I received a call from the ER to be told that my 15 year old son was there for acute alcohol intoxication. His blood sugar was 40 and he was severely dehydrated. Various other controlled substances were found in his blood stream. They discharged him to home but I knew he needed to be removed from the community we lived in or he would continue his drug and alcohol abuse. Under the advice of his physician, school officials, and my therapist, I enrolled my son in in-patient rehab.

I found a program for boys in CT that accepted my insurance and appeared to be an approved provider for my plan. On the day we arrived, I was informed that my insurance would not cover my son's stay and if I wanted him to remain, I would need to write a check that day for 13,892.00. I depleted my modest IRA and wrote the check. How could I not allow my son this opportunity to get well?

I will cut to the chase: his treatment as an inpatient was deemed "not medically necessary". Despite letters pleading his case from his doctor and school officials, his claim remained denied. Thankfully, Jody Rowell from the Office of the Healthcare Advocate tirelessly pursued every appeal and finally prevailed. I was reimbursed the entire amount. I could have never done it without her help. Thank you can't begin to express how deeply grateful I am. Although I am eternally grateful for their help, I wish fair and common sense rules had been in place so as to make the OHA assistance unnecessary.

As I researched a suitable place for my son to attend rehab, I found few choices. There are programs eager to help; the problem is that no matter what in-patient program I found, the denial was the same—"not medically necessary". I was informed that my son should be treated at the community level before jumping to more intensive levels of treatment. I take issue with that reasoning for the following:

1. Every child moves through substance abuse at individual rates. Some will need to skip a level of treatment based on their particular circumstance.
2. How can keeping a child in the community where he or she developed their problem possibly give them a fighting chance against relapse? Their drug connections, friend enablers, fellow users will not respect the fact that their parents mandate therapy. In fact, my son related to me that many kids hope they will be sent to community based therapy so that they can meet new local drug dealers!!!!
3. It is interesting and incredibly frustrating to note that I did try to enroll my son in an IOP program (on the advice of our physician and school officials) when he first began his trouble in middle school, AND THAT WAS ALSO DENIED. Can you guess why? That's right—"not medically necessary".

It appears that no physician referral, educational guidance counselor /principal recommendation, or simple common sense seems to sway the claims personnel when deciding on coverage for substance abuse.

It is my fervent hope that laws can be put in place to make the claims process fair and reasonable. Hopefully doing so will give everyone seeking treatment a better chance at successful outcomes; saving time, money, and heartache for all involved. Thank you for your attention to my testimony.

Anne James, mother