

**Testimony of the National Alliance on Mental Illness (NAMI) Connecticut
Before the Insurance and Real Estate Committee
February 27, 2014**

**IN SUPPORT OF
S.B. 192 AN ACT CONCERNING THE QUALIFICATIONS OF CLINICAL PEERS FOR
ADVERSE DETERMINATION REVIEWS**

Good afternoon, Senator Crisco and Representative Megna and members of the Insurance and Real Estate Committee. My name is Daniela Giordano and I am the Public Policy Director with the National Alliance on Mental Illness (NAMI) Connecticut. NAMI Connecticut is the state affiliate of NAMI, the nation's largest grassroots mental health organization dedicated to building better lives for all those affected by mental illness. NAMI Connecticut offers support groups across the state, educational programs, and advocacy for improved services, more humane treatment and an end to stigma and economic and social discrimination. We represent individuals living with mental health challenges and parents and family members of individuals living with such challenges. I am writing to you today on behalf of NAMI Connecticut to support SB 192 An Act Concerning the Qualifications of Clinical Peers for Adverse Determination Reviews.

This bill would enhance consumer protections regarding adverse determination reviews for mental health and substance use services and treatments by adding a requirement that clinical peers conducting these reviews have an unrestricted license and have a medical or doctoral degree.

An adverse determination is a "determination by a utilization review company not to certify an admission, service, procedure or extension of stay because based upon the information provided, the request does not meet the utilization review company's requirements for medical necessity, appropriateness, health care setting, level of care or effectiveness. An insurance carrier needs to provide a process for reviewing such adverse determinations on request of the insured person."¹

Consumer protections would furthermore be enhanced during the general utilization review process by requiring the reviewer to hold a medical or doctoral degree, hold an unrestricted license and

- hold an appropriate national board certification including at the subspecialty level where available OR
- actively practice and typically manage the medical condition under review OR
- provide the procedure or treatment under review

¹ Definitions. Office of the Healthcare Advocate. Available at: <http://www.ct.gov/oha/cwp/view.asp?Q=461224&A=3853>

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Enhanced consumer protections are sorely needed as the 2013 report on access issues for mental health and substance use services by the Office of the Healthcare Advocate underlined. Reviewing recent data the report found that "complaints about access to mental health and substance use services have exceeded all other types of clinical complaints. OHA's internal experience shows that mental health and substance use access to care issues under both fully insured and self-funded plans are denied at a higher rate than medical cases."²

People who are working on addressing their oftentimes very complex health challenges should be given the best protection possible, including and particularly when trying to access services and treatments through their commercial insurance plans. This proposal is one step in this direction. We urge you to lend your support.

Thank you for your attention and time and please let us know if we can answer any questions for you.
Genuinely, Daniela Giordano

² Findings and Recommendations: Access to Mental Health and Substance Use Services. January 2013. Victoria Veltri, JD, LL.M., State Healthcare Advocate. Available at: http://www.ct.gov/oha/lib/oha/report_of_findings_and_recs_on_oha_hearing_1-2-13.pdf