



Donald A. Neel  
Board Chair

Luis B. Perez, LCSW  
President & CEO

**Testimony of the Mental Health Association of Connecticut (MHAC)**

**Before the Insurance and Real Estate Committee**

**February 17, 2015**

**Regarding**

**S.B. No. 16: An Act Concerning Benefits Payable For Assessments To Determine A  
Diagnosis Of A Mental Or Nervous Condition And Related Consultations.**

Senator Crisco, Representative Megna, Senator Kelly, Representative Sampson and distinguished members of the Insurance and Real Estate Committee, I am Wendi Fralick, Senior Director of Advocacy with the Mental Health Association of Connecticut. As a statewide advocacy organization and direct service provider, the Mental Health Association of Connecticut assists people with mental illnesses and co-occurring disorders live integrated, healthy lives in our communities. To this end, please accept this testimony in support of **S.B. No. 16: An Act Concerning Benefits Payable For Assessments To Determine A Diagnosis Of A Mental Or Nervous Condition And Related Consultations.**

Unfortunately, people with mental health conditions who have private insurance often lack access to services and supports that could result in early identification and diagnosis, individualized service plans, and, thus, recovery. Often, people with private insurance are denied coverage for mental health services on the basis that the service is not deemed "medically necessary" by insurance companies.

Access to and coverage of mental health services promotes long-term health and wellness in the community and reductions in the most costly medical responses, including emergency room visits, hospital stays and institutional care. We are in full support of S.B. No. 16, which will enable people with mental or nervous conditions to seek mental health assessments and evaluations when needed, prohibit insurance companies from limiting the number of visits to assess an insured for a mental health condition, and require health insurance coverage for consultations with certain health care providers during assessments and after a diagnosis is made.

61 South Main Street, Suite 100, West Hartford, CT 06107 \* 860-529-1970 \* fax 860-529-6833 \* [www.mhact.org](http://www.mhact.org)

These modifications to legislation are in alignment with the Mental Health Parity and Addiction Equity Act of 2008. Ensuring people with mental health conditions have access to services and supports that promote health and wellness when they need them is of utmost importance to the Mental Health Association of Connecticut. We commend the Insurance and Real Estate Committee for drafting this legislation and provide our full support in its advancement this legislative session.

Thank you for your time and consideration.