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Testimony of Sarah Eagan, Child Advocate, State of Connecticut
In Support of Senate Bill 1085, AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR
MENTAL OR NERVOUS CONDITIONS

Senator Crisco, Representative Megna, distinguished members of the Insurance and Real Estate Committee:

The Office of the Child Advocate appreciates the opportunity to offer this testimony today in support of Senate Bill 1085.

The mandate of the Office of the Child Advocate (OCA) includes evaluating the delivery of state funded services to children and advocating for policies and practices that promote children's well-being and safety.

Senate Bill 1085 Will Ensure Access to Critical Health Services for Individuals with Mental Health Needs.

The Office of the Child Advocate, in November, 2014, issued a comprehensive report regarding the terrible tragedy at Sandy Hook Elementary School. This report arose out of a charge from the State Child Fatality Review Panel to evaluate the mental health, educational and family history of perpetrator Adam Lanza prior to his actions on December 14, 2012. The OCA's report, informed by co-authors with extensive experience identifying, evaluating and providing treatment and supports for adults and youth with mental health disorders, strongly emphasizes the need to strengthen access to behavioral health supports for youth and young adults.

Senate Bill 1085 clarifies and confirms the obligation of commercial insurance providers to cover certain evidence based mental health services, particularly those already found to be cost-effective by publicly funded programs. This bill is important because it will help ensure that all individuals, regardless of their participation in commercial or publicly-funded plans, will have

access to medically necessary health care. The bill also prevents cost-shifting to state funded program.

Senate Bill 1085 does not *add new mandates* to the scope of services covered by commercial payers.

Senate Bill 1085 *clarifies* that commercial policies must include coverage for the following:

- General hospital outpatient services, including at state-operated facilities
- Psychiatric inpatient and outpatient services , including at state-operated facilities
- Partial hospitalization and intensive outpatient services, including at state-operated facilities
- Evidence-based maternal, infant and early childhood home visitation services and intensive, home-based services for children and families
- Intensive, family and community based treatment programs to support children/youth in the juvenile justice system
- Short-term family therapy and juvenile diversion programs to address adolescent behavior problems, conduct disorders, substance use disorders and delinquency
- Inpatient hospitalizations without prior authorization for up to fourteen days for acute treatment services and clinical stabilization services
- Detoxification programs
- Extended day treatment
- Rehabilitation services in group homes and community based settings
- Emergency mobile psychiatric services (EMPS)
- Case management – including care coordinating, communication and care planning with other health care providers
- Screenings for: trauma, depression, post-partum depression, and substance use

Senate Bill 1085 is a critical and necessary step that will clarify and ensure individual's right to timely and appropriate treatment.

Respectfully submitted,

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Office of the Child Advocate