



Advocacy and Action  
for Connecticut's  
Mental Health

**Testimony of the Children's Committee of the Keep the Promise Coalition Before the  
Insurance and Real Estate Committee  
March 17, 2015**

**IN SUPPORT OF**

**Raised Bill 1085, An ACT CONCERNING HEALTH INSURANCE COVERAGE FOR MENTAL  
AND NERVOUS CONDITIONS.**

Good afternoon Senator Crisco and Representative Megna, and members of the Insurance and Real Estate Committee, my name is Susan Kelley and I am the Child and Adolescent Public Policy Manager for the National Alliance on Mental Health of Connecticut (NAMI Connecticut), and staff to the Children's Committee of the Keep the Promise Coalition (KTP). KTP is the largest group of stakeholders with a united voice advocating for smart mental health policies in Connecticut. The KTP Children's Committee advocates for increased access to a continuum of quality, community based mental health services and supports for all children and their families in Connecticut. I am testifying on behalf of KTP in support of Raised Bill 1085.

*We support Raised Bill 1085, which clarifies the scope of coverage provided by state regulated, commercial insurance for mental health services.*

Mental health is critical to overall good health. Currently, many mental health services that are available in the public system are not covered under commercial insurance, often leaving privately insured families without access to the most effective mental health services for their children. The statewide Children's Behavioral Health Plan released in October of 2014, which is charged with addressing the mental health of *all* children in Connecticut, recognized this disparity as a major barrier that keeps private insured families from accessing a full range of effective community based mental health services.

RB 1085 will effectively remove this barrier by clarifying that evidenced-based services found to be both clinically and financially cost-effective in the public sector are within the scope of private commercial insurance. In addition, RB 1085's scope of coverage will help prevent cost-shifting to state programs, provide access to the most appropriate services, and reduce costly hospitalizations.

For parents with high-needs children, one of the main benefits of RB 1085 concerns accessibility to intensive in-home mental health services. In the past, commercially insured parents often were forced to rely on institutional care for their high-needs child if they could get it, or attempt to have the Department of Children and Families (DCF) take custody of their child to able to access DCF's voluntary mental health services, with its greater array of public sector intensive services. Under RB 1085, commercially insured parents will now be reimbursed for the costs of proven to work, intensive home-based services that weren't previously available to their children, such as In-Home Child and Adolescent Psychiatric Services (IICAPS), Multi-Systemic Therapy (MST), Functional Family Therapy (FFT), and Multi-Dimensional Therapy (MDFT).

While the coverage clarification of RB 1085 does not apply to employer-sponsored insurance plans, it nevertheless is a huge step forward in helping to close the public versus private insurance gap problem and opening up access to the most appropriate services for all children.

The scope of insurance coverage under RB 1085 also has important implications for identifying and treating trauma and other conditions, and keeping kids out of the juvenile justice system.

We know that childhood trauma is widespread. Untreated traumatic stress can be life altering and lead to a wide spectrum of physical and mental health problems, including heart disease and chronic depression. Fortunately, Connecticut has been developing a trauma-informed system of services with the goal of early identification and treatment in order to produce better outcomes for children while reducing system costs. By spelling out that screenings for trauma, depression, and substance abuse are covered by commercial insurance, RB 1085 promotes this aim.

Further, RB 1085 clarifies that commercial insurance covers services for youth in connection with status offenses; in juvenile diversion programs to address adolescent behavioral problems and substance abuse; and intensive services to support youth in the juvenile justice system. These are important preventive services because they help to prevent deeper involvement in the juvenile/justice systems. For example, services regarding status offenses address the causes of truancy and running away before these behaviors escalate and lead to delinquency. Similarly, diversion programs, such as Juvenile Review Boards (JRB), can address behavioral problems as mental health problems when appropriate, rather than as crimes. If youths successfully complete the JRB process, they can have their records erased. And, intensive services for youth within juvenile justice help to prevent future involvement in the adult justice system.

For all of these reasons, RB 1085 will ensure that children and families have access to the most appropriate mental health services.

Thank you very much for considering our testimony on Raised Bill 1085.

Respectfully submitted, Co-chairs of KTP's Children's Committee,

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