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From: meritl007 <meritl007@gmail.com>
Sent: Tuesday, February 07, 2017 8:26 AM
To: INSTestimony
Subject: Testimony for House Bill 5441

Good morning distinguished members of the Insurance and Real Estate Committee.

I write in strong support of House Bill No. 5441, not as a professional but as a parent that survived 5 years of struggling with my son's addiction. The opioid epidemic facing our state and this country cannot be effectively addressed in "28 days"--the average length of stay at a rehabilitation facility for inpatient opioid addiction treatment covered by insurance.

Opioid addiction first requires 5-7 days of detox, which is NOT treatment, rather the process of purging the drugs from your system. Once detox is successfully completed, the treatment begins.

Many insurance policies consider "detox" treatment and only cover out-patient care following detox. For a very few, this may work. However the vast majority require intensive long term inpatient treatment. Even those policies that cover inpatient treatment, it is usually limited to 28 days.

Opioids, prescription pain pills and heroin, are highly addictive because the drug brings the user into a state of euphoria. Once euphoria is achieved, the user then chases that euphoric state while damaging the functionality of the brain. If the user attempts to deny the body and the brain the drugs, the body begins to experience withdrawal symptoms, akin to flu like symptoms magnified by 1000. It is during this time that a user will relapse because the painful withdrawal coupled with the uncontrollable urge from the brain, drive the user back to the drug.

Opioid addiction is a brain disease and this disease requires long term inpatient treatment. There is a lot of hard work to do in treatment, including dealing with the lingering physical effects, re-training the brain, developing coping skills, managing a healthy lifestyle, individual and group therapy, etc. For most users this cannot be accomplished in 28 days.

For opioid addiction, the longer the treatment the greater chance of success. At least 3 months of inpatient treatment, followed by another 3 months of out-patient treatment gives a user a fighting chance to overcome the addiction. And even then, the recovering user must live a new lifestyle- very often requiring a change in housing, employment and social relationships. Recovery is for a lifetime.

Absent long term treatment options, an opioid user will likely continue to relapse and face the real consequences of long term substance use disorder-- jail, institution or death. Ultimately long term treatment saves money and lives.

My son has gained 4 years of recovery and now is living his life. He is a hard-working, tax paying, law abiding, productive citizen. He is also a caring, compassionate, responsible and courageous son, brother, husband and friend. My son has a brain disease, thankfully one that is in remission. We wouldn't deny long term treatment to people afflicted with other diseases, why do we allow insurance companies to deny long term treatment for this disease? I strongly urge the Committee to vote favorably on House Bill 5441 and end the discriminatory practice of denying long term treatment for substance use disorder.

Thank you for consideration of my testimony.

Merit Lajoie
Tolland, CT

Sent from my Verizon, Samsung Galaxy smartphone