



Kimberlee Pita  
Board Chair

Luis B. Pérez, LCSW  
President & CEO

February 27, 2020

**Testimony before the Insurance and Real Estate Committee regarding:  
H.B. 5247: AN ACT CONCERNING EXPLANATIONS OF BENEFITS**

Senator Lesser, Representative Scanlon, Senator Hartley, Representative Dathan, and Distinguished Members of the Insurance and Real Estate Committee:

Thank you for the opportunity to provide testimony. My name is Suzi Craig and I am here to represent Mental Health Connecticut (MHC).

MHC is a 112-year-old nonprofit focused on advocacy, community education, and direct services. We partner with individuals, families, and communities to create environments that support long-term health and wellness. MHC is statewide and we have offices and services in six areas: Stamford, Bridgeport, Waterbury, Torrington, Danbury, and West Hartford.

I am here to support HB 5247: AN ACT CONCERNING EXPLANATIONS OF BENEFITS.

It is an unfortunate reality that talking openly about living with mental health and addiction challenges is, in itself, an ongoing and widespread challenge. Yet, imagine being a young adult in college or just leaving high school and, along with being faced with the general challenges of being at the start of your adult life, you're also living with emotional distress, anxiety, depression, or one of the multitude of other experiences that you may not be able to understand or know what to do with.

The statistics are stunning: 50% of all lifetime mental health conditions develop by age 14 and 75% develop by age 24. Over 70% of youth living with major depression are in need of treatment.\*

We know that access to treatment is a huge barrier, but even before someone considers seeking treatment – self-stigma and the fear of talking about personal challenges is the #1 barrier to improving one's health.

Lack of confidentiality can prevent individuals from accessing health care services. That's why we have HIPAA laws. HB 5247 is a great complement to HIPAA and is important for young adults who receive health insurance through their parents' health insurance plans.



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If a young adult chooses to seek medical care without the knowledge of their parents, the policy holder (parents) will know. This bill would allow for suppression of an explanation of benefits, and thereby, putting the control – and confidentiality – into the hands of the person seeking treatment.

Please support this bill and help us continue the fight to help our young adults take control of their lives. The unfortunate reality that it's difficult to talk about mental health and substance use should not stop us from giving young adults the tools they need to make the decisions they need to make on their own time.

Thank you for your time and for your service,

Suzi Craig  
Chief Strategy Officer

*\*Statistic sources: National Alliance on Mental Illness (NAMI) and Mental Health America (MHA)*