

Insurance and Real Estate Committee  
February 27, 2020

Testimony in Support of:

*H.B. No. 5248, H.B. No. 5254, An Act Establishing A Task Force To Study Health Insurance Coverage for Peer Support Services In This State.*

*H.B. No. 5254, An Act Requiring Health Insurance Coverage For Medication-Assisted Treatment For Opioid Use Disorder*

*H.B. No. 5256 An Act Concerning Required Health Insurance Coverage For Detoxification And Substance Abuse Services*

Co-Chairs Scanlon and Lesser; Vice Chairs Dathan and Hartley; Ranking Member Pavalock-D'Amato and Kelly; and distinguished members of the Insurance and Real Estate Committee:

Thank you for allowing me to submit testimony in support of *H.B. No. 5248, H.B. No. 5254, An Act Establishing A Task Force To Study Health Insurance Coverage for Peer Support Services In This State. H.B. No. 5254, An Act Requiring Health Insurance Coverage For Medication-Assisted Treatment For Opioid Use Disorder* and *H.B. No. 5256 An Act Concerning Required Health Insurance Coverage For Detoxification And Substance Abuse Services.*

My name is Lynn Kovack. Many of you are probably wondering why I'm here today.

I will tell you as simply as I can; I am here to tell you my story, and the story of my daughter. Not to scare you, not to make you feel sorry for me, but for you to learn from what I have been through so that you may make better decisions on this matter.

My husband and I got married in 1984. Shortly after, our daughter, Mindy Sue Kovack was born, and later our son William Scott Kovack. Time passed too quickly, as it often does, and after many years as a family of four, I soon found myself as more than just a mother, but a grandmother, as Mindy grew up and had two children of her own, with a third on the way. I was thrilled to see my family grow, never knowing the danger that was to come.

One evening, I got a call from Mindy stating that DCF was on her doorstep earlier and had received a complaint of neglect and heroin use. I told her to calm down and that we would take care of it together and figure it out, it must be a mistake.

Mindy was 30 years old at this point, and was currently the mother to an 8-year-old, a 15-month old, and was due for her third child any day now. She had not realized that at her previous OB/GYN appointment that they had tested her urine and it had tested positive for marijuana and opiates. Because of this, we got a call from DCF to come and pick up the 15-month old, or she would be sent to foster care immediately. I went to pick her and a basket of clothes up, not realizing how hard it would be to take my grandchild away from my own daughter.

We were now the primary caretakers of 2 of her 3 children. Briana, her 8-year-old daughter, was already living with us, as she had missed 45 days of school by December, and needed to be in a more stable household. At this point our lives had already changed significantly; my husband was working nights so that I could give Briana the care she needed to get to and from school.

Looking back, Briana missing all those days of school should have been my first red flag, but it can be so hard to see something that you prayed would never happen.

7 days after bringing Lexi, Mindy's 15-month old home, Hannah was born, our third beautiful granddaughter. However, after her birth she was put on an immediate 96-hour hold and was taken from Mindy and placed in the NICU.

She was born testing positive for opiates and was suffering from tremors.

She stayed there for 5 days until she left the hospital with me, not her mother, to begin her own tough journey in life.

At this point, I was 49 years old, and had hit the reset button. Before this, my youngest child was 26, and out of the house. Now, in a matter of 10 days, I was a full-time mother of 3 with a full-time job.

Although I had always wanted another child, getting 3 within a matter of weeks was overwhelming, and a shock. At this point, our lives with DCF began.

Mindy and her boyfriend, the father of all 3 girls, came up with any and every excuse possible to avoid drug screenings, or their supervised visits with their children.

It was so hard, watching my child lose her own children, and having them placed with me, making me the enemy. This time was filled with countless court-dates, arguments, and frustration, as Mindy began to think that we were intent on taking her children away from her.

When Mindy finally did complete her drug screening for DCF and it came back positive, life began to crumble around her.

Her boyfriend was due to go to jail for 90 days for his own criminal issues, and we now had a court date, months in the future, that would determine the girls' fate.

Life continued to implode; Mindy and her boyfriend left the court, clearly unhappy with the verdict, and immediately drove to Briana's school and gave a false court document to pick her up from school.

Thankfully, the school put them in a room and called me, leading me to call 911 and DCF on my daughter, a challenge in its own way. Now all the girls were on hold, not just Hannah.

6 months later, I got the call no parent should ever have to receive.

It was a call from the hospital asking me to come in because Mindy, my daughter, was there. When I arrived, I thought I was going to take her home and help her get better, maybe help her finally get into a rehab facility that she could commit to.

Instead, I was brought to the ICU. They wouldn't let me in because they said the doctor was still working on her, I had to wait.

When they finally brought me in, I thought I might faint. Mindy had so many tubes and bags hooked up to her, along with a machine that was breathing for her. They tried to explain to me that she had been found unresponsive, and they weren't sure for how long, but it was hard to hear them at this point. They said they did CPR on her the entire ride to the hospital and were able to hook her onto life support until I got there. Despite my world falling apart around me, I managed to call my husband to tell him to come down to the ICU, while a nanny came to watch our 3 grandchildren.

When we arrived, we asked with heavy hearts if it was drugs, and awaited the results.

While we were waiting, I was given her possessions. Horrified, my husband and I emptied little baggies of white powder, tubes, and lighters, all used clearly to snort or smoke the substance.

With shaking hands, we handed over her possessions along with her cell-phone to the police, and discovered that the substance was heroin.

Thankfully, the police were able to use her phone to arrest and convict a man for 4 years in prison for being an accomplice to Mindy's death.

To this day, I am still shocked that my daughter was using drugs, but looking back now there were so many signs.

This was never the life we pictured for our daughter. Before this, she had just received a new job, was successful, and had bought herself her own house and went to college. She had worked hard since she was 16-years-old and was responsible and caring. We spent time together and hung out every day.

Although we thought her boyfriend was too controlling, he was never around, which left us more time to spend with her. Too late we would find out how he would beat and abuse her whenever something didn't get done that he demanded.

Looking back now, there are so many signs that should have told me what was wrong. She stopped spending time with me and her cousins, she wasn't showering on a regular basis, which she always did, she was getting behind on her mortgage. Her phone was always getting shut off, she was making excuses not to come see her children. She died with a

broken nose, an injury that she lived with that showed a physical sign of the challenging life she was leading.

Mindy has already been gone 2 and a half years now and I am working everyday to learn all of the signs that I missed for the 10, 4, and 3-year old that are now mine to raise. Our lives over those past 2 and a half years have been so hard.

We watched our daughter deteriorate in front of our eyes and never understood what was the true cause of it all, we always chalked it up to stress from DCF.

In an effort to find something positive, we donated her heart, kidneys, and liver as a way of helping others, donated her pancreas to research, and have fought her volatile boyfriend the entire way to keep our grandchildren. Our fight with him has been long and taxing. He began seeing someone else fairly quickly after Mindy's passed, proceeding to move this girl into my daughter's home. They would show up to court-dates and she would be wearing my deceased daughter's clothes, without a second thought. They trashed her house and refused to let me inside to get any of her old possessions.

At first I was devastated, knowing that I couldn't get any of her things. I have now realized that I have the most important treasures that Mindy left behind in Briana, Lexi, and Hannah, as we have WON and are changing their names to Kovack. We slept better at night knowing that they cannot be taken away from us, and that they will have a new chance at life :).

I feel blessed that despite all of the hardships life has thrown at my family, these girls will have a chance at a successful life. They have two parents/grandparents who love them dearly, along with an Uncle Billy and now Aunt Sara who have worked with us to make sure that our girls have every opportunity for happiness and success in their lives. All three girls, including Hannah, have all been meeting every developmental milestone easily, and we know that great things lie ahead for each of them.

It is amazing all the many signs that are right there in front of us.

So I leave you with this: if you see a friend or family member changing themselves, changing their appearance, abandoning everything that used to bring them happiness, please say something, before you have to instead say sorry for your loss to the next set of parents at the next funeral.

It is not one age or one type of people that can suffer from addiction. But when you are addicted to a substance like heroin, you choose to play Russian roulette with your life, never knowing what you are putting into your body or the impact it can have on your life.

I could have hidden the drugs that night, to hide the stigma and prevent my daughter from being seen as a statistic. But I know all the people who knew Mindy knew we were dealing with the same happy, bubbly, open-minded Mindy that we all knew and loved. We miss her everyday, and see her in the eyes of her three beautiful daughters.

So please, say something if you see something. You never know when you could be saving someone's life, the life of a daughter, a sister, and a mother. Don't wait until someone else has to come and share their story about their child.

Make a difference today, and save someone. Even if that person is you.

Thank you.