

**Testimony: CT State Legislature  
Sandy Hook Hearings on Mental Health Services 1.29.13**

I'm Kristen Tierney, a Mental Health Advocate & lifelong caregiver of a mentally ill loved one. I represent caregivers and my business Turtles & Lemonade.

Thank you for holding this hearing and listening to our voices. I feel the voice of the caregiver is the most important one to have at the table when discussing access, the successes and failures of Mental Health Services. We navigate the public, private and insurance system year-in-and-year-out.

I ask you to look at the bottom line issues & the true costs of offering parity in Mental Health Services, parity certainly isn't easy to define. The numbers speak for themselves: **Connecticut lost between \$31-17 billion dollars in income tax revenue from caregivers over the last 15 years. Over this same time period insurance companies have steadily reduced coverage for Mental Health Services, have posted unprecedented profits and health insurance premiums have increased 131% in the last decade.** The insurance company practice of having administrators not doctors recommend what is best for our loved ones is unacceptable. This practice reduces their costs, while reducing Connecticut tax revenue and my personal income.

As a caregiver I've had to fight for covered hospitalizations, secure exceptions for services denied my loved one, research and find ways to access public services to add to the sparse services and therapy available for my insured loved one, pay copays and bus fares while building my loved one up who is unable to advocate and speak for herself while trying to work, take care of my family and volunteer.

**We need a zip-line to services when someone with chronic mental illness reaches out.** Neither the private nor the public system can expect a person with chronic mental illness to properly fill out disability insurance paperwork, advocate and be tenacious enough to break through a cumbersome system in order to access covered or available services.

**Information on services and support need to be advertised and publicized to caregivers more so than the chronically mentally ill.** As an informed consumer until I came out of the closet as a caregiver I too had little information on many of the valuable support services available for my loved one.

I urge you read the Connecticut Office of the Health Advocates January 5<sup>th</sup>, 2013 report & the Blue Ribbon Commission report of 2003. These reports were very difficult for me to read as the obstacles and problems I live and navigate daily were clearly spelled out 10 yrs. ago and have cost Connecticut and my family quite a bit.

Please look at the true costs to properly insure Mental Health Services. Examine the real costs to our State when care for our mentally ill loved ones is pushed onto non-professional caregivers. Providing **proper mental healthcare coverage will decrease *not increase* insurance costs, reducing overall health care cost to all.** Providing proper coverage will reduce the need and associated costs of emergency hospitalizations whose costs are often passed onto the state through Medicaid reimbursement or to our hospital systems who can't recoup these costs.

The bottom line to the State in lost income tax revenue is real. We need to look at not only the \$31-17 billion dollar loss to our State but the cost to our Nation. Nationwide the cost of lost wages, pension contributions and Social Security taxes over the same time period with respect to caregivers is 3 TRILLION dollars. (Per MetLife study.)

Thank you and your commission for holding this hearing. I urge you to stay the course, reach out and help us move an inch in the right direction for our loved ones.

**Legislators, caregivers, mental health professionals and insurance companies need to come together and fix this economic problem.**

Kristen Tierney

[www.turtles-lemonade.com](http://www.turtles-lemonade.com)