

My child has a brain disorder too...

March 6, 2012

Honorable Health Policy Committee Members,

I would like to thank you for recognizing we must move forward in providing coverage for those with disabilities in Michigan. I thank you for your work and effort on this matter. Insurance coverage for those with autism is necessary and I support this, however coverage of all those with brain disorders is just as necessary too. Please consider inclusion for all of those with disabilities and disorders as 43 other states have done, not just a select group of those in need.

I can tell you first-hand what it is like not having equal coverage or fair coverage. We began seeking help for my son, Kevin, 16 years ago. He was 3 years old. We utilized our private pay Blue Cross/Blue Shield Insurance, which provided excellent coverage outside of mental health coverage, until we ran out of for-life benefits for him by the age of 13. He was diagnosed with bipolar, depression, anxiety and ADHD.

The financial burden of paying 50% of medications, psychiatric visits, numerous psychiatric hospitalizations, psychology visits, and paying 100% of therapy visits after the benefit was used up (often at 85.00/hour) pushed us to the limit. This toll on our family relationships and finances was devastating. We could no longer afford the private therapy, and I wound up carrying the debt and financial burden alone, which drove me to living with family and finally into bankruptcy.

At that point, we turned to the state to provide limited services. Services were withheld until it was very late in the process, each step of the way. It took my son having two psychiatric stays, living out of home with family, and finally winding up in the juvenile home prior to our CMH offering Intensive In-home Services, at only 1.5 hours per week.

My son's treatment at the age of 15 wound up being a prison cell—where he has often spent 24 hours in solitary confinement within our Michigan Department of Corrections. His mental health needs and rights are not being addressed. He will return with more significant illness than when he entered, unless reform happens within.

His new step-mother has added him on their private-pay insurance. She has excellent insurance. We have hopes he could be transferred to a psychiatric hospital. She recently inquired about HER mental health coverage, and we now learn it is only at 50% as well.

We now believe having him apply for and depend on Medicaid may be the option we will have to turn to upon his release. Allowing state taxpayers to foot the bill rather than us working to support our son with coverage for his illness seems very wrong, yet this is the decision we must face without proper coverage for his illnesses. Even now, I have hope for my son.

I understand the passion of our Lieutenant Governor. I know how a parent feels when one comes slowly, reluctantly to the realization that your child, once so perfect, now has a brain disorder. I know the grief and then the resolve to get the help your child needs. I live that life every day.

What I don't understand is why all mental illnesses, including Autism are not covered by insurance companies when all are listed in the DSM-IV as an illness.

I am not a medical doctor, but I do know that my son's disorder is a **medical** disorder, just as are all brain disorders, and when **medical treatment** is provided, the treatment is effective.

What we all understand is that it is the job of Michigan's Legislature to weigh the facts, balance competing interests, protect the vulnerable from discrimination, and to strive to put forth equitable solutions.

Parity protects all the parties concerned with this issue. It allows the right treatment to be delivered in the right amount, and at the right time.

It protects families from unfair financial impact. **Families with brain disorders pay in equally for their insurance, but in Michigan, they do not get equal coverage.**

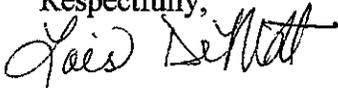
We have had parity bills before this legislature for 16 years. That was the very year I learned that my young son has a brain disorder. How different my story...*our lives*... would be if parity bills had passed that first year.

Partners for Parity has had solid actuarial studies from Pricewaterhouse Coopers specific to Michigan for 14 years now. The Congressional Budget Office has confirmed what we know. We have state and federal employee benefit studies based on the real experience of fully implemented comprehensive parity published in peer-reviewed journals.

We have more than 60 organizations endorsing mental health parity. We have, for many legislative sessions, had the support of a majority of legislators in the Senate and in the House. What we haven't had is the will of the leadership.

It will take leadership to bring the insurers, the businesses, and the families to the table to work out an **equitable solution**...so that Michigan can be the sort of state where young people like Kevin can grow and thrive and be contributors to our society.

Respectfully,



Lois DeMott

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