

February 8, 2021

*Mental Health Parity and Families - House Insurance Committee*

Mr. Chairman and Members of the Committee:

Some of you were here last year when I shared my family's story. Today, I am here to carry the message for many families that our system for health insurance is not working as it should for people who experience a mental health crisis.

On April 19th, 2019, my sister, Kristi died by accidental overdose. She had been suffering from depression after the death of a close friend in a carwreck on 69 hwy, along with two children. Bri was 11 and Kristi helped raise her for 3 years. A month later, her friend, Ava hung herself from an electrical cord off their balcony. Along with the death of my grandma, it was all too much. Kristi had been in treatment before and we knew the signs of crisis. Finally, Kristi recognized that she needed help, so we called all the facilities around the area. Many were out of space or had long waiting periods. For psych hospitalization an "emergency act of harm to others or self" is a way of getting admitted in patient. That had not yet occurred. Insurance authorization was a problem. These mental health institutions denied Kristi the help. Simple fact was, if she had come in with stroke symptoms or a heart attack she would have been seen immediately.

We had to look in other states to see if they had room to take her in. My sister, Steph found a place in Texas and they said they would admit her, including picking her up at the airport. Steph bought her the plane ticket and she was ready - the next day the facility said the insurance company had denied coverage because it was an out of network facility. I believe she would be here today if she could have been admitted for treatment.

My sister chose attempted suicide to try to get help. Terribly, the attempt went too far and we lost her. Kristi was a homecoming candidate, a cheerleader, a successful massage therapist with awards. She was my sister, and she should not be gone just because some horrible things happened to her. She should not be gone when she was trying to get help.

No one should go through this. People who pay for insurance should be able to get care. Last year, we brought forward wonderful testimonies from emergency room directors, hospital leaders and other families that went through similar experiences. I will not talk today about that legislation – but want to represent those good people. One of the problems is that not all health plans adhere to the mental health parity laws. Parity requires insurers to cover treatment for mental health and substance use disorders no more restrictively than treatment for illnesses of the body, such as diabetes and cancer. We, as a nation, are not doing enough to hold insurers accountable.

Are the regulators demanding compliance? The US Department of Labor is responsible for enforcing parity among employer-sponsored health plans, but currently has one investigator for every 12,500 plans. Imagine if an individual – family member, neighbor, or co-worker – with coronary artery blockage was told by their insurance company that they wouldn't cover stent surgery until they first suffered a heart attack. It seems irrational. But that is what happens with individuals facing a mental health crisis.

My family and others will continue to ask the Legislature to address this problem. We want to honor Kristi by working to prevent this tragedy from happening to others. Please reach out to me if you have questions.

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