



St. Clair County Community Mental Health Authority

Promoting Opportunities for Discovery and Recovery

Public Hearing with the Mental Health and Wellness Commission
Sanilac County Community Mental Health
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Testimony of:

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Thank you for the opportunity to testify today. I'd like to briefly address two issues.

- First, continued concerns about parity between physical and mental health insurance coverage.
- Second, the importance of providing early intervention supports to all children with developmental disabilities and/or a Severe emotional disturbance (SED).

I believe Michigan still needs comprehensive health parity legislation. The Affordable Care Act does not sufficiently address the need for parity. While it does require small group and individual plans offered through the Exchange to offer mental health coverage, and does impose financial penalties on companies with 50 or more employees who fail to do so, it does not explicitly require these larger employers to offer mental health coverage. Additionally, the ACA fails to precisely define "equivalent treatment," which means insurance companies will be free to interpret the phrase to their own benefit. Also, we don't know at this time exactly what will be covered – for example, group home and residential treatment outside of a hospital be covered? Much will depend on rules from Health and Human Services, and if those rules are not clear or strong enough, then the

parity requirements that exist in the ACA will be meaningless. Michigan needs to pass its own comprehensive mental health parity law.

The second issue I would like to address is the importance of providing insurance coverage for all children with developmental disabilities and/or SED, not just for children diagnosed with Autism.

As welcome as last year's Autism Insurance Reform legislation is, it should be viewed as only the **beginning** of providing the necessary insurance coverage to all children. We have a long way to go.

According to the Michigan.gov website, in 2011, 15,976 (4%) Michigan students were diagnosed with autism spectrum disorder and there are approximately 16% of school age children diagnosed with other developmental disabilities as well as approximately 10% of children who will experience a SED at some point in their adolescence. Obviously, there are many thousands of families with children with developmental disabilities/SED that remain, who continue to struggle to provide the basic care their children need, and who would benefit from assistance similar to that provided in last year's Autism Insurance Reform legislation.

(Personal experiences about providing assistance for necessary therapy to a child with a developmental disability)

Thank you for attention. I'd also like to thank the members of the commission for their continued interest and efforts to create a robust mental health system in Michigan.