

10.27.09

Christinestapleton.com

*"Never make predictions, especially about the future."*

I should have listened to Casey Stengel. Silly me, I thought insurance parity was going to change mental health care across the land. I was predicting that come January 1, 2010 the prejudice against mental health care would end and insurance companies would finally treat mental illness the same as physical illness. Silly me.

I talked to a psychologist last weekend who shattered that dream. He has already received paperwork from Blue Cross/Blue Shield and it sounds like he has to write a thesis on every patient before the insurance company will cover his patients' charges. He wants to be in the network because he believes the mentally ill deserve the same level of coverage as people with physical illnesses. But no way can he practice and answer every nit-picking question the insurance company wants to know about every patient who allegedly has coverage.

If there are no or very few providers you effectively have no coverage. You will be back to paying out of pocket or waiting in line for the few providers there are. Once again, the pesky insurance companies win.

What can we do? Well, for starters those of us covered under a group health care plan - and those numbers are dwindling - should read our CURRENT coverage limits. Then, call AND write your insurance company and find out how many (few) providers there are in your area. Ask a lot of questions:

1. What kinds of therapy will and will not be covered when parity goes into effect?
2. What do you consider a "fair and reasonable" charge for mental health care/treatment in my area?
3. How will you cover drug/alcohol treatment? What about long term residential treatment?
4. Do you require doctors who provide care for my physical ailments to answer as many questions about my condition and treatment as the therapist/psychologist who is treating me for mental illness?
5. What happens if there are no network mental health care providers in my area?
6. Will you cover treatment provided by an out-of-network therapist/psychologist/doctor?

If you are currently in therapy or receiving treatment for a mental illness, you may also want to ask these questions of your therapist:

1. Are you going to be a network provider for my insurance company?
2. Do you know what my insurance company considers a "fair and reasonable" charge for my therapy?
3. Will the type of therapy/treatment you give me be covered?
4. Will you file my claim?

The insurance companies need to know that WE know about the parity law and we are going to be on them like a bad rash if they try to deny us coverage. Questions, questions, questions. Phone calls and letters to the insurance company, our lawmakers and local newspaper. It is as easy to buy a pair of shoes on line as it is to email your local elected officials. Come on, do it.

We must get started on this NOW. We will not have to time, stamina or ability to do it when we or a loved one are in the throes of a mental illness. We must close the teeniest tiny loopholes that we can find now before they become bigger.

The way I see it, this is a civil rights battle. WE need to end the discrimination that insurance companies have perpetrated against the mentally ill. The parity law is a start. WE need to enforce it. No one else will.