

Rosenberg Corey

From: Melissa Todd <mtodd.phd@gmail.com>
Sent: Tuesday, March 14, 2017 5:31 PM
To: SHS Exhibits
Subject: SB 860 testimony

Dear Oregon Legislators,

Please support Senate Bill 860 to strengthen Mental Health Parity in Oregon. I am a licensed psychologist in Eugene with a solo private practice. I became a psychologist because I wanted to do meaningful work and contribute to society by helping people improve their mental health. However, I never knew I would have to fight insurance companies to provide needed treatment for my clients. I never knew I would be told by insurance companies that the treatment I provide is worth less today than it was last year. I never knew I would be asked to choose between sacrificing myself and sacrificing my clients in order for insurance companies to maintain their bottom line.

Despite the federal and Oregon mental health parity laws and the Affordable Care Act, some insurance companies in Oregon are controlling costs through aggressive utilization review of mental health treatment, poor mental health provider reimbursement, inadequate provider networks and restriction of medically necessary mental health services. Allowing these practices to continue sends the message to health insurance companies that Oregon is not serious about enforcing mental health parity.

Though statistics show there is a rising demand for mental health treatment, Lane County has seen a decline in supply -- especially for in network providers of the health insurance companies with the most aggressive cost control policies. Having worked at the University of Oregon student counseling center until last year, I can tell you that they sometimes carry a waitlist of 90 students at a time. They rely on mental health providers in the Eugene community to help meet the treatment needs of struggling university students and those needs are not being met. Something must be done to protect those in our community who are most vulnerable.

The network adequacy legislation (House Bill 2468) that became effective on January 1st, 2017, is a step in the right direction to mandate that insurance companies maintain adequate networks of providers, including mental health providers. However, the legislation is meaningless without a path to implementation. Senate Bill 860 presents the means to ensure robust networks of mental health providers. Insurance companies must be compelled to meet the obligation to their members to afford them access to in network mental health providers in a timely manner. Not meeting that obligation is tantamount to committing fraud.

I am in the process of leaving a health insurance network after agonizing about it for the last two years. I am leaving despite knowing that their network of providers is woefully inadequate in Lane County. I am following suit with other mental health providers in my area who have left this network due to poor reimbursement, aggressive utilization review and blanket restrictions which deny coverage of necessary mental health services. I terminate my contract with a heavy heart and a sense of guilt that I have somehow let down the very people I have sworn to support. But after two years of enabling this company's poor practices by my continued participation in their network, I can no longer do so without losing a piece of myself.

Please support Senate Bill 860. Tell insurance companies that Oregon stands up for the rights of its residents to receive in network coverage for mental health treatment when they need it.

Sincerely,

Melissa Todd

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