

# PUBLIC SUBMISSION

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Request for Information Regarding the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

**Comment On:** CMS-2009-0040-0001

Request for Information Regarding the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008

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PA-Louise Lafond

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## Submitter Information

**Name:** Louise LaFond

**Address:**

Lansdowne, PA, 19050

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## General Comment

I was denied benefits by my insurance company, ODS, that I received through my husband's employer in Oregon. I have a psychiatric disorder and on the day that parity came into effect in Oregon I was denied benefits for my treatment of DID & PTSD. I had to hire an attorney to advocate for me and it cost me about \$13,000 - almost what the treatment would have cost. But because this case never went to trial and we settled with the insurance company I am still out the \$13,000 I had to pay to argue their decision of "not medically necessary". They did, however, pay my provider what we asked for. I don't have any means of recovery for the \$13,000 I am out despite 'winning' the grievance and appeals. It is my hope that a situation like this could be addressed in the forthcoming legislation.