First, I thank you for addressing the issue of disparate treatment of mental disorders and their coverage by insurance companies. Mental disorders, as you are well aware, can vary in intensity and risk to the patient, even within the same diagnosis. This makes it difficult to pinpoint exactly how much treatment is needed, and for what duration. Our insurance companies have taken it upon themselves to diagnose these disorders, with all their nuances, from afar, and impose on the insureds their decisions in spite of their limited view and/or understanding. There is nothing more frightening than to have a loved one suffer from one of these disorders, and simultaneously know that you are at the mercy of a bureaucrat within the insurance company who will decide, quite literally, whether that loved one gets the necessary treatment for his/her illness. Frankly, it can mean life or death. One can certainly understand that insurance companies cannot afford to pay for unnecessary treatment for any illness; however, to withhold payment for treatment that a qualified physician has prescribed is unconscionable. When psychiatric treatment is needed, it can be compared to a patient bleeding to death. If that blood loss is not intervened quickly, the patient will be lost. The same is true with mental illness. In most cases, mental illness is progressive. Without prompt treatment and sometimes, hospitalization, the individual continues in a downward spiral making it even harder to reach and save them.

Please consider making mental illness disorders on par with any other disorder. The Pregnancy Discrimination Act corrected the disparate treatment of pregnant women. We should extend this same concept to those who suffer mental illnesses. They are no different from any other serious, debilitating illness or injury, and should be offered the same treatment from insurance companies. If a person is determined by a qualified psychiatrist to be mentally
ill, they should be entitled to medical and psychiatric treatment, just as a pregnant woman is treated for her condition by an OB/GYN, or a cancer patient is treated for their illness by an Oncologist. A doctor will treat a patient until they are again in a healthy state, however long that takes, or whatever FDA approved medication is required.

Finally, it boils down to this question – Do we allow physicians to decide whether a patient needs care, and to what extend and duration, or, do we leave that to the decision of a capitalist bureaucrat at an insurance company? Thank you for trying to bring equal treatment to some who are most in need among us, but who suffer the unfair, arbitrary limitations imposed.