April 24, 2010

I am writing to support the interim final rule under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (RIN 1210-AB30).

I support the strong rule that would forbid insurance companies from charging higher copayments, deductibles, and other out-of-pocket expenses for mental health treatment than they would for other physical health care. Thank you for ensuring that mental health care and physical health care coverage are included in a single deductible.

I also support an implementation that calls for an unlimited benefit for mental health care when deemed medically necessary by a practitioner. Many insurance companies will only allow for 20 sessions in a benefit year and this clearly is not enough time to do the deeper work necessary, particularly in cases of complex PTSD and other trauma related illness. It is likened to stopping a cancer treatment half way through the process and allowing the cancer to return with a vengence. We must treat mental illness with the same regard and dedication as any other serious medical issue.

Sincerely,

Marianne Goble