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.

This is critical for the well-being of everyone who suffers from medically necessary mental illness and substance abuse - these treatments are necessary and the economic hardship of differential insurance treatment is inappropriate at best. The patients need the money - not the insurance companies! Mental illness is a medical problem and should be treated as a medical problem. I know less about substance abuse but there are physical effects from substance abuse that need to be managed as well.

Sincerely,

lauren gibbs