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From: gilshep@pacbell.net [<mailto:gilshep@pacbell.net>]
Sent: Monday, April 26, 2010 12:43 AM
To: EBSA, E-OHPSCA - EBSA
Subject: Comment in support of RIN 1210-AB30

April 25, 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.

There also need to be some reason to deductibles. Currently UBH is selling new plans with three tiers - First tier \$3000 deductible before any payment, Second tier 80% deductible out of what is paid and I don't know what the third tier is. UBH has swallowed up about 10 companies on the West coast and now has a huge monopoly/ This also has to be stopped.

Gilbert Shepard MFT

Sincerely,

Gilbert Shepard
2665 Pine Knoll Drive #12
Walnut Creek, CA 94595