

June 15, 2022

The Honorable Bronna Kahle, Chair, House Health Policy Committee
Members, House Health Policy Committee
Lansing, MI

RE: Testimony in support of HBs 6137, 6138, and 6139

Dear Honorable Representative Kahle and Members of the Committee:

Thank you for the opportunity to provide testimony on a topic that is of immense importance to our state: the need to ensure that mental health conditions and addictions are addressed equitably by healthcare as are physical health conditions.

My name is Marianne Huff, and I am the President and CEO of the Mental Health Association in Michigan (MHAM). MHAM is the state's oldest advocacy organization that is concerned with ensuring that adults and children with mental health conditions and addictions have access to quality behavioral health services and supports. I am here today to talk to you about the critical importance of mental health parity. We are asking that you consider supporting HB 6137, 6138 and 6139. These bills will ensure that there is transparency and accountability regarding insurance coverage for mental health and addiction treatment in our state.

According to the Centers for Medicare and Medicaid Services (CMS), the Mental Health Parity and Addiction Equity Act (MHPAEA) is defined as "a federal law that generally prevents group health plans and health insurance issuers that provide mental health or substance use disorder (MH/SUD) benefits from imposing less favorable benefit limitations on those benefits than on medical/surgical benefits."

The law, itself, can be difficult for insurers to interpret and to follow. To remedy some of the problems associated with the statute, a 2020 amendment to the MHPAEA was signed into law by then-President Trump that requires all insurers to demonstrate that they are compliant with certain aspects of the law by performing an internal self-analysis. These analyses are already required under Federal law, but these three bills take it a step further and require insurers to give these analyses to state and federal regulatory bodies upon request.

Given that the pandemic has highlighted the importance of providing increased access to mental health and substance use disorder treatment by virtue of statistics that demonstrate significant increases in depression and anxiety, this is the perfect time for our state to make certain that insurers are monitoring their success or failure at meeting the regulatory requirements of the law. The mind and the body do not exist independent of one another, and healthcare should address diseases of the entire organism holistically.

COVID-19 may impact the human body, but its effect on the human mind has been as dramatic. The rise in the number of individuals experiencing depression and anxiety since early 2020, especially in children and youth between the ages of 10 and 24, has demonstrated what we all knew objectively and intuitively: there is no distinction between mental health and physical health. In all reality, "health is health is health." This is not to say that COVID-19 directly causes depression and anxiety when it infects a human organism, but that does not mean that COVID-19 does not impact mental health. The deleterious impact of the virus on the human body has been well-documented and we are still learning about it. There are some studies indicating that those who contract COVID-19 do experience some negative mental health side effects.

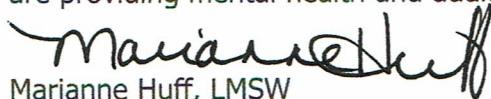
Those who struggle with addictions have been negatively affected by the virus as well. In the state of Michigan, the number of deaths by drug overdose were up by 19% between April of 2020 and 2021. According to an article that appeared in the Detroit Free Press on November 17, 2021:

Between April 2020 and April 2021, more people than ever died of drug overdoses in Michigan and across the nation, according to new preliminary data released Wednesday by the U.S. Centers for Disease Control and Prevention.

More than 2,900 people in Michigan died of drug overdoses, a 19% increase over the 12 months from April 2019 to April 2020, the data show. Nationally, more than 100,000 people died, an increase of 28.5% over the same period. (online: <https://www.freep.com/story/news/local/michigan/detroit/2021/11/17/michigan-overdose-deaths-spike-new-record/8652333002/>).

The only solution to the epidemic of drug overdoses, suicides and significant mental health disorders is to ensure that Michigan adults and children have access to appropriate mental health treatment and services that should be made available through their insurer.

These bills are a step in the right direction and serve to formalize the state required process established in parity law. This means that the state will have a role in determining if insurers are providing mental health and addiction treatment in accordance with the law.



Marianne Huff, LMSW

Mental Health Association in Michigan