

Timothy's Law Talking Points

- ◆ According to the National Institute of Mental Health, in any given year over 50 million American Adults (20% of the population) suffer from a mental disorder.
- ◆ For children, one in five have behavioral, emotional or mental health problems. Without mental health services, these problems may result in school failure, alcohol or substance abuse, family disruption, violence, physical health problems, or suicide.
- ◆ In New York State insurers currently limit the number of inpatient and outpatient mental health visits per year and charge higher deductibles, co-payments, and/or co-insurance for mental health and substance abuse treatment than they do for treatment of physical health services.
- ◆ Without timely access to necessary treatment families are often left with the cruel choice of depleting their financial resources and accessing only the sporadic treatment that they can afford; or relinquishing custody of their child to the state in order to access publicly funded services.
- ◆ Treatment Works. The success rate for treatment of a first episode of schizophrenia is 60%, the rate for major depression is 65% to 70%, and the success rate for treating bipolar disorder is 80%. The success rate for angioplasty (an insurance covered procedure) is only 41%.
- ◆ Treatment is cost effective. A recent actuarial study conducted by PriceWaterhouseCoopers estimates that the passage of Timothy's Law would only increase premiums by \$1.26 per employee per month.
- ◆ New Yorkers overwhelmingly support parity. In a recent Zogby poll, 81% of New Yorkers said they were willing to pay the estimated \$1.26 more per month for full insurance coverage for mental and chemical dependency health care needs.
- ◆ 33 states have already passed parity legislation with minimal or no premium increases.
- ◆ A recent study by the Substance Abuse and Mental Health Services Administration (SAMHSA) estimates that full parity for mental health and substance abuse in private health insurance plans would increase family insurance premiums less than one percent.
- ◆ A Rutgers University study commissioned by the President's Commission on Model State Drug Laws found that, "On the average, untreated alcoholics incur general health care costs that are at least 100% higher than those of non-alcoholics." After addiction treatment, days lost to illness, sickness claims and hospitalization dropped by about 50%. The researchers concluded that treatment causes sharp reductions in medical care utilization.

Timothy's Law Campaign

Working for insurance parity for mental health and chemical dependency coverage

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