

Timothy's Story

Seven weeks before his 13th birthday, Timothy O'Clair completed his suicide. The youngest of three children in his Schenectady family, Timothy hung himself in his bedroom closet on March 16, 2001. Born May 5th, 1988, Timothy was much like any other boy - beginning life as an active, happy energetic baby; growing in size and interests. He loved fishing, baseball, camping, bowling, and building things with his hands.

As Timothy grew, he began to exhibit some problems, beginning with attention issues. At the age of seven, he was becoming easily frustrated and developing a serious temper. By his eighth birthday, his family became convinced that he needed help. His parents, brothers and his school began to recognize problems that were growing. In the spring of 1996, the school principal shared with Timothy's family an essay written by one of Tim's brothers. Although the essay said that he wanted to hurt his mother, the family believed it was written as though it was seen through Timothy's eyes.

The family sought help, and quickly learned that access to mental health services in our state is unequal and discriminatory. Timothy's pediatrician referred the family to a psychological group in Albany County, and a psychiatrist in Saratoga County. For four years, the family worked together, as well as separately with the psychologists, keeping their family together.

Although the family's health insurance was through Mr. O'Clair's employment with New York State Thruway Authority, they quickly learned of the discrimination against mental illnesses (and chemical dependency) in coverage. Their policies, through MVP and then CDPHP allowed only 20 outpatient visits a year for the psychiatrist and psychologist combined. While both their physical health and mental health insurance co-payments were \$10 per visit initially, mental health visits became \$35 each after just a few visits. The visits became very expensive, as the family quickly used up their coverage limits and began having to pay all of it themselves. Each year, they would experience the same spiraling cost trend.

When the O'Clairs were able to access care and services, they really believed the treatment they attained was high quality. The problem was that it was limited and sporadic, as insurance and the family budget allowed.

At the end of fourth grade, Timothy began to refuse attending school. In 1998, Timothy had his first inpatient admission at Four Winds Hospital in Saratoga. After throwing rags into their home furnace the week before Christmas, Timothy was admitted to that psychiatric hospital for a week and a day. The insurance company stopped paying for the hospitalization, and Timothy went home.

While at Four Winds, Timothy had made an unfounded allegation of abuse by his father, which brought the family a connection with County Social Services. The family worked with DSS for two years, at one point filing PINS petitions against Timothy, to get him to go to school.

Over the years, Timothy was diagnosed with Depression, Attention Deficit Hyperactivity Disorder, and Oppositional Defiance Disorder.

In Spring 1999, shortly after the shootings at Columbine, Timothy, now in 5th grade, pushed back a school bathroom ceiling tile and climbed in for no known reason. The family continued to pursue outpatient treatment, but because of the cost, and the need for the entire family, they couldn't go as often as necessary. With Timothy spiraling downward, this is ok the O'Clairs reached

out again to County DSS. Timothy was hospitalized at Ellis hospital for a week and a half, and then Timothy went home again.

Things in the O'Clair home grew steadily worse, and the family became concerned for their safety. They needed residential care for Timothy - care that simply was not available through their health insurance.

They decided to place him in foster care. In New York State, when a child goes into foster care, they automatically become eligible for Medicaid, which will pay, at taxpayer expense, for all of the services insurance companies refuse to provide.

For nine months, the O'Clairs had placed Timothy in shared custody. This meant that the government would decide with whom Timothy lived. It also meant the O'Clairs would pay statutory child support to Schenectady County. For six months, the O'Clairs had \$226.00 taken out of every (bi-weekly paycheck.

Timothy bounced around the system - his first three days were with a foster family that the O'Clairs found completely unacceptable. After that, it was a state run temporary residence in Albany, and then a respite/foster home in Altamont. After about a month in the foster care, Timothy returned home, while the O'Clairs waited for a residential placement spot in a state program to open up. After a short while, one did - in North East Parent Child Society. He was there from June of 2000 until January of 2001.

He came home from Northeast on his mother's birthday. For three weeks, he did well. Although the family continued to participate with their psychiatrist at Four Winds Hospital, and their psychologist at Karner Associates, things began going downhill again.

He Timothy was becoming violent again, and it all came to a head the night he died. He refused to take his medications. He broke all the trophies he had received over the years, which he'd collected in his room. He dumped all his dresser drawers and the clothes in his closet on his bedroom floor. He told his brother he'd kill himself, as he had threatened suicide many times before. The family did not know how serious he was, as he had claimed this so many times in the past.

While his father was working and his mother was out with his brother Christopher, Timothy was home with John, his oldest brother who was then 16. When Donna returned home, she found that Timothy had hung himself in his bedroom closet. Christopher helped his mother get him down, and John called 911, but Timothy was gone.

Even after his death, the family continued to pay child support to cover his stay at Northeast, and were still paying Ellis Hospital for his 3 day extended stay not covered by insurance. The family finally went to Family Court to get the child support garnishment stopped.

The family trauma and agony continues to this day. Christopher, who is now 16, is still trying to deal with the loss of his little brother, and what he saw that night.

John, the eldest son, is a student at St. Rose, studying to be an elementary school teacher.

Together the family lives with a haunting reality. If New York had equal coverage for mental health and substance abuse services, which would cost New Yorkers only pennies a day, Timothy might have gotten the treatment he needed.