

TESTIMONY TO REPRESENTATIVES FRANK PALLONE, PATRICK KENNEDY AND JIM RAMSTAD ON FEB.26, 2007 AT TRENTON, NEW JERSEY FIELD HEARING.

Honorable Representatives,

For the hundreds of thousands of families that I represent here today I am hoping to help you understand the most important need for Parity of Insurance where Substance Abuse and Mental Health are concerned.

I am a Mother of an Addict! Ten years ago our then 16 year old son was addicted to cocaine and also involved in the juvenile justice system. As parents my husband and I did everything possible to help him get back onto the right track.

Every road was blocked, including the most important road that we needed, "OUR HEALTH INSURANCE"

Here in my right hand I hold an insurance card, much like the one I had 10 years ago, Health coverage that I had though the company I worked for, DUN & BRADSTREET.

Very good health coverage, one that I contributed almost \$3000.00 a year out of my own pocket toward this health coverage. After hundreds calls to my health insurance company, I found I had to call the very tiny number on the back of the card, which was listed as "MENTAL HEALTH - SUBSTANCE ABUSE" I REPEAT , very tiny , you would call small print in the legal world. I again began calling, and calling, remember I was putting money out of my own pocket toward this health insurance along with my employer "Dun & Bradstreet".

Our family was being destroyed at a fast pace, the health coverage would only give us a therapist to see once a week so my husband and I could learn to COPE with our son's addiction. I did not want to cope, I wanted TREATMENT for my son, and our family restored. Neither was happening, even the medical doctors and therapist were getting as frustrated as my husband and I.

I had the 2 medical doctors, the therapist and 2 out-patient facilities that our son failed out of all do letters stating what they had told us; Timothy needed Long Term Residential Treatment. I faxed all 5 letters to the insurance company and was sure this would be the answer for them, I was sure they would give us a good placement in a treatment facility. As I ask the young girl if she received my fax of the 5 letters, she answered "YES" now we need a SECOND Opinion. I than said I sent 5 letters, that is 5 opinion's the young girl on the other end of the phone answered, No its only 1 you faxed them all together so that makes it only one opinion.. (The girl at the insurance company never told me that long term treatment is not covered while she ran me around for the 2nd opinion!! Not even a penny for the first 30 days that my policy says it covers in my handbook) You have to understand my frustration, fear and anger.

MY SON WAS GOING TO DIE BECAUSE A YOUNG GIRL SITTING 3000 MILES AWAY SAW NO NEED FOR TREATMENT.

I then called the White House because I had no other option. I was connected to a Liaison to the Clinton Administration, who took all my information and within a few days I had a response, a number to call in Trenton, The Division of Addiction Services, a state funded bed at Straight & Narrow in Paterson, New Jersey, That one crazy phone call saved our son's life, "NOT MY INSURANCE COMPANY"!

My Son took a state funded bed away from someone who really needed it, someone who had no insurance, My Insurance Company like so many others paid nothing! Children of all ages are dying because treatment can not be accessed through insurance.

This Disease of addiction is a debilitating medical condition; it is like all other disease as Cancer, heart Disease or Diabetes. They all have the possibility of returning or as they call it ONLY IN ADDICTION, RELAPSE.

All types of licensed addiction treatment programs need to be covered. Straight & Narrow IS evidence based treatment for addicts.

Please stop the games the Managed Behavioral Health Insurance Companies are allowed to get away with!

WE NEED PARITY IN THIS STATE, IN THIS ENTIRE COUNTRY. I, AS A MOTHER AND ADVOCATE BEG YOU TO BRING PARITY TO OUR INSURANCE INDUSTRY. ADDICTION IS A DISEASE, A MEDICAL CONDITION, IT NOT ONLY DESTROYS THE ADDICT, BUT TAKES FAMILIES AND DESTORYS THEM FOR LIFE...

Thank You for letting me speak with you today. Thank You and Please do the right Thing, Bring Parity of Insurance to those families who need it.

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