



Almost one in five Americans experience some form of mental health disorder

One in five Americans and, at one time or another, one in every three families are touched by a psychiatric condition such as depression, bi-polar disorder, schizophrenia, or addiction. In addition to these Post Traumatic Stress Disorders (PTSD) are becoming more prevalent with our young men and women of the armed forces returning from recent war zones.

Despite the widespread impact of mental health disorders

there is significant discrimination in insurance coverage for them. The U.S. Bureau of Labor Statistics has reported that 96% of insurance plans impose limits on mental health care coverage that they do NOT place on other conditions. These limits include higher co-pays and deductibles and lower annual and lifetime coverage caps.

Consider this

We would never tolerate such differences based on a person's religion, race, gender, or ethnic background. Why do we tolerate them when it comes to our fellow citizens who have had the misfortune of experiencing a brain disorder? A 1997 national poll found that 93% of the public wants this discrimination to end.

The facts

Numerous studies done in recent years by actuarial accounting firms, government agencies, and private institutions have found that the cost of equal mental health insurance coverage is small. Usually less than 1% of premiums.

Why is there still unequal coverage? There are many reasons.

- There is still significant stigma associated with mental health conditions. People are afraid to seek treatment because of what others might think of them. This reduces the call for equal coverage. Others think mental illness isn't a real illness and so should not have the same coverage as other illnesses.
- There is still a belief that mental health treatment takes too long and is ineffective. They have images of people on couches getting years of weekly psychotherapy. But today there are effective medications and most therapy is brief, under ten sessions, and is based on methods which scientific studies have shown to be effective.
- Some purchasers of insurance think that it will be too costly, despite repeated studies showing that the impact is less than 1% and in some cases can even reduce premiums.
- Some are simply opposed to any laws that appear to create an insurance mandate or requirement for any reason. But, the result is that our brothers, sisters, fathers, mothers, and children are too often locked out of critical and effective treatment.

More facts

Absenteeism is three times higher among workers with untreated mental illness or addiction.

The experience of 9 million Federal employees who have had equal mental health coverage since 2001 shows that the costs are minimal - less than 1% of premiums.

42 other states have taken some action to reduce discrimination in insurance coverage for mental health conditions.

Not one of those states has reversed or repealed its action because of cost. In fact several have broadened coverage because of cost savings.

If you are concerned about this current state of affairs regarding coverage for mental health disorders, and especially PTSD we urge you to contact your elected representatives.