My child has a brain disorder too…

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Honorable Health Policy Committee Members,

I would like to thank you for recognizing we must move forward in providing coverage for those with disabilities in Michigan. I thank you for your work and effort on this matter.

I can tell you first hand what it is like not having equal or fair coverage. We began seeking help for my son, Kevin, 16 years ago. He was 3 years old. We utilized our private pay Blue Cross/Blue Shield Insurance, which was excellent coverage outside of mental health services, until he ran out of for-life benefits at the age of 13. We then wound up relying on the state to provide limited services. Services were withheld until it was very late in the process, each step of the way. It took my son having two psychiatric stays, living out of home with family, and finally winding up in the juvenile home prior to our CMH offering Intensive In-home Services, consisting of only 1.5 hrs/week. His was diagnosed with bipolar, depression, anxiety, ADHD and now intermittent explosive disorder.

The financial bills, with paying 50% for medications, psychiatric visits, numerous psychiatric hospitalizations, psychology visits, and paying 100% of therapy visits after the benefit was used up (often at 85.00/hour) pushed us to the limit. This took a toll on our family relationships and finances. It was devastating. We could no longer afford the private therapy, and I wound up carrying the debt and financial burden alone that drove me to living with family and finally bankruptcy. Kevin became enmeshed in the juvenile system, which did not provide services.

My son's treatment at the age of 15 wound up being a prison cell- where he has often spent 24 hours in solitary confinement within our Michigan Department of Corrections. His mental health needs and rights are not being addressed. He will return with more significant illness than when he entered, unless reform happens within.

His new step-mother has added him on their private-pay insurance. She has excellent insurance. We have hopes he could be transferred to a psychiatric hospital. She recently inquired about mental health coverage, and we now learn it is only at 50% as well.

We now believe having him apply for and depend on Medicaid may be the option we will have to turn to upon his release. Allowing state taxpayers to foot the bill rather than us working to support our son with coverage for his illness seems very wrong, yet this is the decision we must face without proper coverage for his illnesses.

Support coverage for all- Children with autism may need therapies and treatments other than ABA therapy. They may have undiagnosed multiple mental health disorders too. It often can take over five years to get a proper diagnosis. Insurance coverage for those with autism is necessary and I fully support this, however coverage of all those with brain disorders is just as necessary too. Please consider inclusion for all of those with disabilities as 43 other states have done, not just a select group of those in need. All of our children, families and adults in Michigan deserve mental health treatment.

Respectfully,

Lois DeMott

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