March 1, 2012

My child has a brain disorder, too...

I am writing this letter with hopes that just one more story/voice makes a difference in Mental Health Parity for ALL. I am the single parent of a 14 year old emotionally impaired, learning disabled young man. My labor and delivery at birth were normal, I had a perfect baby boy, his Dad was an Engineer and I was a Restaurant Manager when my son was born; we were by all standards a vision of the American Family, until.....

By the time my son was six it was obvious something was wrong, he struggled in school with social skills and completing work. The battery of tests started to find out what my son needed to be successful. I had great insurance, Blue Cross/Blue Shield, the finest you could get in Michigan. However, mental health benefits were limited, only 24 visits per year to a mental health professional and co-pays those were high, much higher than a regular doctor's office visit. Testing to determine my son's needs were offered by doctors who took my insurance, however the testing was not covered; tests were anything from $500.00-$1000.00. As the next few years rolled by, my medical bills for my son increased. I was carrying an extra $250.00 a month in medical expenses just for my son, this number did not include the cost of the insurance, which was $300.00. Thank God I had purchased a home; I refinanced it to pay off the large medical bills. I lost my job due to the economy, medical bills continued to mount.....my son needed his medication just so he could manage in school. My worst fears were coming true, I had to file for bankruptcy and walk away from my home. I never thought I would be doing that. Not even as a single parent after all I had great medical insurance.....right??

Now several years later my credit slowly recovers, however my son's medical needs will always be top priority, I am in position to carry private insurance for him after the financial nightmare. I wonder how I will ever retire between the medical and educational needs of my son. If there were parity here in Michigan, I would have never had my credit destroyed, or lost my home. I wonder why we are one of seven states to not have parity, why the states that have it made mental health treatment available to all rather than just to children with Autism?

I am just one voice and one story, however there are many more.....I work every day now with families that have children with extreme mental health needs. In every one of their stories lives a piece of my own. On behalf of my son and every family ACMH provides supports and services to, please hear our voice make the changes to parity all families need, consider how this may affect your own family.

Regards,

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