

CAPITOL NEWS BRIEFING WITH COMPTROLLER SCANLON AND ATTORNEY GENERAL TONG ON PROPOSED MENTAL HEALTH PARITY LEGISLATION

Democratic Reps. in Attendance: Rep. McCarthy Vahey, Rep. Biggins, Rep. Martinez, Rep. Comey, Rep. Dathan, Rep. Steinberg

Others in Attendance: CT Parity Organization Representatives, local doctors, Comptroller Scanlon, and Attorney General Tong.

Summary of Event:

The event featured several advocates, lawmakers, and state officials. The only representative to speak was Rep. McCarthy Vahey. Each speaker focused on a different aspect of the bills they are trying to pass. The collection of bills they are advocating for today are part of a broader legislative effort, SB10.

The policy they are supporting is meant to increase transparency regarding denials of payment and reimbursement from insurance companies. Insurance companies have found ways to work around guidelines put in place by a 2019 law, which was intended to guarantee access to mental healthcare in Connecticut. The new bill would require insurers to issue more reports and grant the state new powers to fine them if they are found to be denying individuals funds for mental healthcare services that they are entitled to by law.

The speakers also discussed in detail how the denial of service has impacted families and doctors. Some of the impacts include longer wait times for treatment, complete denial of treatment, expensive out-of-pocket costs for families who are already insured, doctors facing burnout due to unnecessary administrative tasks, doctors not being paid by insurers, and the closure of practices due to burnout and pay issues.

During the question-and-answer portion of the press conference, a reporter asked why the chairs of the insurance committee were not supporting this bill. Rep. McCarthy Vahey responded that they are in talks with them to gain their support and hope that, through public hearings and continued negotiations, those committee chairs will come around on the policy. The Comptroller also stepped in, stating that it's no secret that the insurance committee effectively killed this bill last year. He urged them to reconsider and made a plea to the public, telling them that their voices matter. He encouraged people to write to their lawmakers to garner as much support for the policy as possible.

For details on each speaker and the Q&A, see below.

Speaker 1: Comptroller Scanlon

The bill has 63 co-introducers, demonstrating its widespread support (one-third of all state lawmakers). This bill is being folded into the Senate Democrats' priority bill on health insurance (SB10).

Parity is the law, but insurers are underpaying providers, delaying treatment, and hurting patients across Connecticut. Even with the legislature passing parity reform, it didn't have the necessary provisions to have a lasting effect. Families are experiencing longer wait times, emergency rooms are overburdened, and things are not working as they should.

Second Speaker: Dr. Kiki Kennedy – Doctor from New Haven

Parity failures are hurting our patients. We are seeing mental health clinicians exhausted and overwhelmed. We're tired of spending too much time on the phone trying to explain why our services are necessary. We are not trained to deal with reimbursement avoidance tactics from insurers. We are here to help people—a young mother trying to escape a domestic violence situation, a college student facing cancer, a teen dealing with suicidal thoughts. These are the individuals who are being harmed.

When we have to spend our days sorting out unreasonable pre-authorization demands, dealing with intentional and ill-informed interference in our medical decisions, and handling improper denials of claims, we cannot help these people as effectively as we should be. All this extra work takes time away from patient care. We see fewer patients, or we stop working as in-network providers, and our patients face higher costs because we leave the insurance networks.

When we reduce our caseloads, charge more, or stop practicing altogether, patients are forced to wait longer for care, forgo necessary treatment, and—ultimately—get hurt or even die.

We cannot wait any longer. We need help now in enforcing the existing parity laws by passing SB10. It will increase accountability by requiring providers to certify their annual reports, boost compliance by giving the Connecticut Insurance Commissioner the authority to impose fines for non-compliance and increase transparency by informing the public about non-compliant plans.

Speaker 3: Loretta Jay – Special Education Advocate

As a special education advocate, I work with individuals who need services but do not receive them due to the systemic issues within our healthcare system. There is a severe shortage of in-network providers. Insurance companies are limiting who can participate and preventing them from receiving the payment they deserve. My clients' therapists report that insurers are often denying payments for mental health services. Doctors endure these problems because they care about their patients, but they could charge twice as much and avoid the issues caused by insurers.

This winter, a client's mother contacted 27 providers who accepted her insurance, but not one of them was taking new patients. As a result, her daughter remained in a level of care that was inappropriate for her needs. The patient deteriorated as her care could not be advanced properly, and she began having suicidal thoughts. The mother had to take three weeks off from work to support her. This is just one example of the damage a lack of access to mental healthcare can do to a family.

Speaker 4: Rep. McCarthy Vahey:

A special thanks to every legislator who has spoken on this bill and to everyone who has supported it.

Why are we here? We've heard about that from some of our other speakers. I would like each of you to think about the people in your lives. We are there for the people we love and for the people we don't. Everyone is connected to someone with mental health disorders. We are here for the postpartum mom struggling with depression. We're here for the aging parents who are lonely and grappling with their mortality. We are here for the teens struggling with their identity. The Kaiser Family Foundation reports that, in February 2023, 32% of Connecticut adults experienced symptoms of anxiety or depression. This

is something that impacts all of us and all our families. Our provider shortage is tremendous. Only 19% of the need for mental healthcare professionals has been met in Connecticut, compared to nearly 30% in the rest of the U.S.

The bill we are seeking to pass is about transparency and access. We want to know more about what is happening so we can work together with our partners in the insurance industry to ensure we are providing the care that is needed.

We also have a bill in the Public Health Committee that will help accomplish these goals. I cannot thank those enough who have helped further this effort. This has been a bipartisan effort. This work has been happening, it's happening now, and it will continue to happen as long as it is needed to ensure our friends, families, and constituents have the critical healthcare they need to be happy, peaceful, empathetic, and productive members of our state and community.

Speaker 5: Comptroller Scanlon

We are in the midst of a full-blown mental health crisis. People in every town and state are suffering. There is no single solution to fix the crisis, but the cumulative nature of the work we are doing will help address it. We need to ensure that people who are already insured are not being discriminated against by their insurers for having a brain disease rather than a physical disease. We have all experienced barriers to care. This update to the 2019 law will help break down those barriers. People within insurance companies are finding ways to bypass the 2019 bill. We want to work with insurers, but if they won't offer patients a fair deal, then we will do it ourselves.

Speaker 6: AG William Tong:

This is personal for many of us. The coverage of mental health services affects all of us. As a state, we have sued Meta because of the harm they can cause. This is the public health crisis of our time, and both teens and adults are well aware of it. The combination of this crisis with the opioid and addiction crisis has only made both problems worse. With addiction, there is no "cure"—when people struggle, they struggle for the rest of their lives. Mental health services are key to addressing that issue and so many others.

Mental health parity is the law. Period. It's not optional, and it's not a nice-to-have. Based on information we've gathered anonymously from insurance companies; we know they are breaking the law. They are not complying. This bill is our effort to make that no longer possible in Connecticut. In a time when there are threats from Washington and cuts to programs that support the people we care about, it is more important than ever that insurance companies follow the law that is on the books right now.

Q+A:

Q: (Could not hear the question word-for-word. The question concerned the similarities of this plan to other bills in the northeast.)

A: (*Rep. McCarthy Vahey*) We modeled our plan after Massachusetts because they were facing

similar issues to ours. They had around one million in fines after implementing this policy.

Q: Neither of the chairs of the Insurance Committee are supporting the bill currently. Do you have any concerns about this, and why are they not on board?

A: *(Rep. McCarthy Vahey)* I think this will be an ongoing conversation. Senator Looney is a supporter. The hope is that, through the public hearing process, we will have conversations with our fellow legislators, reach an understanding, and show them why this is such an important goal.

(Comptroller) It's no surprise that this bill failed last year because the Insurance Committee decided to deadlock it. We shouldn't dance around that. You're asking the right question. We need to talk to those legislators about what's at stake and why this is so important. In 2024, there was a sentiment that we didn't need to do this because the law didn't need changing. I'm sure that you'd hear from all of us here, as well as from doctors and hundreds of thousands of people across the state, that this is not the case. This law does desperately need changing. This needs to get done. There's also a sentiment that it's not worth writing to your state rep because they already know how you feel. That is a terrible attitude. Change their minds. Please, pick up your phone, send an email. Don't pretend your voice doesn't matter because it does.

(Rep. McCarthy Vahey) And we have been having conversations with the committee, but the Comptroller is exactly right. Make sure it's known to your lawmakers how important this is to you.