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Sent: Saturday, April 24, 2010 1:57 PM

To: EBSA, E-OHPSCA - EBSA

Subject: Comment in support of RIN 1210-AB30

April 24, 2010

I am writing to support the interim final rule under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (RIN 1210-AB30).

I support the strong rule that would forbid insurance companies from charging higher copayments, deductibles, and other out-of-pocket expenses for mental health treatment than they would for other physical health care. Thank you for ensuring that mental health care and physical health care coverage are included in a single deductible.

Mental illness is just as difficult problem for those afflicted as other medical problems, and in some regards, worse. People need to be able to insure themselves and relatives against such calamities. If additional funds or regulations need to be established to limit fraud, then we must do so, but to abandon the afflicted to provide an easy path to profits is immoral and economically unwise. Insurance is not just a money machine for corporations, they should work for it. Just like the banks, insurance companies seem to think it's their right to just make money. That view is corporate socialism - capitalism means that they have the opportunity to make money, not the right.

Sincerely,

Andrew Pavelchek