

From: [REDACTED]
To: [EBSA MHPAEA Request for Comments](#)
Subject: Response to Request for Mental Health Parity & Addiction Equity Act Comments
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To whom it may concern,

Thank you for your request for comment on the issue of Mental Health Parity. I appreciate the Biden Administration's concern and willingness to address the problem and hold insurers to account.

My firsthand experience with health insurance companies and mental health has been the following:

1. My brother, after experiencing a psychotic break which placed him in jail, was ultimately medivaced to an independent psychiatric hospital. His clinical care for schizoaffective disorder cost my parents in excess of \$1M dollars (in relative dollars) out of pocket. He was eliminated from the health insurance rolls *for life* after just 21 days for a chronic disorder. He had already reached their maximum payout! This was in the 1980's. He died by suicide in 1985.
2. My own experience with severe depressive disorder decades later required that I search for a provider covered by my company's insurance plan. There were only 2 who took my insurance.
3. During the pandemic I searched again for a provider. At the time, my independent health insurance policy (I was not working) cost me \$1800/month. All of the psychiatrists who were recommended by my GP were cash only. None were in my plan's network.

Insurance companies do not pay providers enough to cover their costs (time, administrative, and their own insurance.) Like my periodontist, they will no longer hire an extra person on staff just to fight with insurers over legitimate claims and preapprovals. My former OBGYN simply stopped practicing

obstetrics as the cost for his insurance was ridiculous.

There are an insufficient number of providers of clinical care and too few in the pipeline – likely because it doesn't pay like other medical professions.

Kaiser Permanente has been excoriated for its insureds' inability to get mental health appointments, causing great harm to these patients and their clinicians to strike.

There are purportedly 200 people every day waiting for a Psych Bed at Mass General's Emergency Room – and this is a picture repeated across this country.

I see and hear several psychotic people in various states of distress and undress every day from my window, and I pass scores of the addicted on the streets of San Francisco. They are in a 'no man's land' – stigmatized and ignored by the public and government and left to their own devices to survive.

The health care SYSTEM in the U.S. has put profit before care for too long, paying executives exorbitant salaries while their subscribers suffer. It must stop. The brain is an organ like all others. It is the engine that drives all others. It is simply inhumane to allow this inequity in coverage to continue. It is, quite frankly, inhumane to allow the whole for-profit system to persist. We are not a sound and prosperous country without a healthy population.

Thank you for your request for comments.

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