

The Providence Journal: “Patrick J. Kennedy: My quest shows health reform can happen”

By Patrick J. Kennedy

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Patrick J. Kennedy: My quest shows health reform can happen

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By PATRICK J. KENNEDY

To those who say to me change is not possible, I always say, “That’s what they told us with mental health parity.” What was once a common practice of the private-insurance industry — placing discriminatory restrictions on mental-health and addiction treatments and coverage — is now prohibited.

Until this year, millions of Americans suffering from mental illness and addiction faced discrimination from their health-insurance companies when it came to treatment and coverage. This practice contributed to perpetuating the stigma associated with mental illnesses and addiction that pervades our society.

Americans faced caps and limits on the treatment and services they could receive for their mental illness and addiction, caps that were not uniformly applied to other medical treatments, such as for broken limbs or diabetes. Those seeking treatment for mental illness or addiction often faced different co-pays and out-of-pocket costs than for other medical conditions. Millions of Americans, and those who loved and cared for them, suffered as a result.

This was so despite the World Health Organization’s pronouncing mental-health disorders as the leading cause of disability in the United States based on burden of disease.

But we did not give up. We felt the weight of the ball as we rolled it uphill and we kept on rolling, and we never gave up despite defeated amendments and countless procedural blocks. Instead, my colleague Jim Ramstad and I went around the country to talk to the American people about health-insurance reform. We spoke to people in red states and blue states, small-business owners and small-business employees, sheriffs and judges, patients, providers and even insurers, all of whom supported a comprehensive parity bill.

We won this civil-rights battle in October 2008 when a bipartisan mental-health parity bill passed the House. President Bush signed it into law. Effective for health-care plans this year, the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 defied the odds that health-insurance reform could not be done.

The recent release of the federal regulations for this law is a critical step in ensuring compliance. These regulations provide the critical guidance necessary to ensure that this law is implemented

fairly and justly. Mental-health parity is now effective for more consumers and ends insurance discrimination for more than 113 million Americans and their families.

Simply put, this law saves lives, and not a moment too soon. Tragically, people with serious mental illnesses die, on average, 25 years earlier than their peers from preventable health problems. The rate of suicides among active-duty soldiers totaled 160 last year, the highest rate on record. That is a crisis.

Not only will this law save lives, it also saves money. Mental-illness and substance-use disorders are estimated to cost \$193 billion in lost productivity a year. Mental disorders account for 1.3 billion lost days of work, school, etc. — more than arthritis, stroke, heart attack and cancer combined. Mental illness and addiction are estimated to cost society \$273 billion to \$400 billion a year, yet even this does not fully account for the costs of incarceration, homelessness, comorbidity and early mortality.

With this law now effective, insurance companies will no longer be allowed to discriminate against those seeking lifesaving treatments for mental health or addiction. And, hopefully, this will diminish the stigma that prevents people from getting the help they desperately want.

So let's call this what it is — health-insurance reform. It does happen.

Patrick J. Kennedy represents Rhode Island's First Congressional District.