



**MENTAL HEALTH
COLORADO**

Support HB 19-1269: Concerning measures to improve behavioral health care coverage practices



Our nation—and state—is in crisis:

- More than one million Coloradans experience mental health or substance use disorders each year. Yet half of them—and 1 in 6 Medicaid recipients—don't get the mental health and substance use services they need.
- Suicide is the number one cause of death for Coloradans age 10-24, and more than 1 in 6 Colorado high schoolers have seriously considered suicide.
- People are more likely to die from a drug overdose than an automobile accident.



Why aren't people getting the care they need?

- Current state and federal laws require insurance carriers to provide coverage for mental health or substance use disorders that is equal to physical care. It also requires they maintain adequate networks of behavioral health providers.
- Yet countless families are denied coverage, denied treatment, paying out of pocket, or being put on waitlists for weeks—or months—for care.
- Coloradans go out of network seven times as often for behavioral health treatment as for physical care, and behavioral health providers get reimbursed 30% less than physical health providers.



This act will:

I. **Modernize** our behavioral coverage laws to align with medical practice and increase access to needed services. There is more to someone's mental health than a list of 16 diagnoses.

II. **Strengthen prevention and screening laws** to shift our system away from expensive late-stage treatment to early intervention.

III. **Ensure enforcement and transparency** of existing state and federal parity laws and **increase consumer protection**.

IV. **Eliminate gaps and loopholes** in current law to ensure no more Coloradans fall through the cracks.

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Families shouldn't have to declare bankruptcy to get their loved ones care

We've heard from:

- Parents who paid over a quarter of a million dollars for treatment for their teenage son—their entire retirement savings.
- A family who is \$85,000 in debt after their private insurer denied care for their 23-year old because she was "too motivated" in her treatment.
- A single mother who pays thousands of dollars out of pocket every year for care for her adopted child, who first expressed suicidal ideation at the age of 4.



The state—and nation—are losing money:

- When insurers fail to pay for mental health and substance use services early, the state pays later.
- The average cost of housing a level one offender in Colorado's jails is more than \$28,000 per year.
- Early intervention services for children with mental illness can result in hospital cost savings of nearly \$3,000 per child.
- Depression causes \$2 billion in U.S. economic burden and is the leading cause of disability worldwide.

But there is some good news: a recent study from the World Health Organization indicates that for every U.S. dollar invested in treating depression and anxiety, there was a \$4 return in better health and ability to work.



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