



April 5, 2019

Public Health Care & Human Service Committee
 c/o Committee Chair Representative Jonathan Singer
 200 E Colfax, RM 307
 Denver, CO 80203

RE: Support for HB19-1269, Behavioral Health Care Coverage Modernization Act

Dear Representative Singer and Public Health Care & Human Service Committee Members:

We, members and friends of Mountain View United Church, strongly urge you to vote YES on HB19-1269, Behavioral Health Care Coverage Modernization Act.

As the seventh WISE (Welcoming, Inclusive, Supportive and Engaged) for Mental Health certified faith community in the US, we are committed to standing with individuals and families struggling with mental health challenges and substance use disorders. We know from our members that many barriers keep Coloradans from accessing the mental health care they need to recover and thrive. In our congregation, members and their families with too much income for coverage under Medicaid struggle to find the right mental health professionals and then pay for needed care.

Three of the most common barriers the Behavioral Health Care Coverage Modernization Act will address include:

- **Inadequate insurance carrier network of providers:** HB19-1269 will require insurance companies provide behavioral, mental health, and substance use disorder services through an adequate system of provider and to establish procedures to authorize treatment by nonparticipating providers when a participating provider is not available under network adequacy requirements. Our members and their families often struggle to find psychologists, social workers, and psychiatrists covered by our insurance plans, and we struggle to pay for mental health services out of our own pockets.
- **Violation of parity laws through treatment limitations for behavioral health care:** HB19-1269 requires carriers to comply with treatment limitation requirements specified in federal regulations and precludes carriers from applying treatment limitations to behavioral, mental health, and substance use disorder services that do not apply to medical and surgical benefits. This bill will ensure that doctors—not insurance companies—diagnose and determine appropriate treatments for both behavioral health and physical health conditions.

- **Coverage for services denied while insurance claims are under review:** Treatments for behavioral, mental health, and substance use disorders are stopped before they are complete when an insurance company decides to review a claim for coverage. HB19-1269 will ensure coverage for these treatments continue while a claim for the coverage is under review until the carrier notifies the covered person of the claim determination.

Because every life is precious and every human being is a beloved child of God, we ask you to pass HB19-1269 and help every Coloradan access the behavioral health services they need.

Sincerely,

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