



## Equality in Health Care Coverage & Veterans Wellness Act House File 139 - **ACTION ALERT**

### Immediate Action Needed!

The Iowa House of Representatives is getting ready to debate whether insurance plans should have to pay for the treatment of mental illness and substance abuse in the same way they do for other illnesses. In other words, House File 139 would guarantee mental illness is treated equally.

Legislators are getting flooded with calls from businesses and insurance companies opposed to the bill - but are simply not hearing from those who would benefit from coverage and advocates who support the bill. **We need your help - or the bill will not be debated this year.**

**If you want all illnesses, whether physical or mental, to be treated the same, contact your State Representative before Wednesday, February 11.**

- 📍 **Call or Email your State Representative and tell them you support House File 139.** Talking points from the Parity Coalition are attached if you need help - but your story and why this is important to you is what legislators want to hear!

**To Call:** 515-281-3221

**To Email:** [www.legis.state.ia.us/asp/Legislators/HouseEmail.aspx](http://www.legis.state.ia.us/asp/Legislators/HouseEmail.aspx)

- 📍 **Attend one of the local forums this weekend and voice your support.** This weekend's forums are listed on the last page, and are available online at: [www.infonetiowa.com/advocate/local\\_forums.php](http://www.infonetiowa.com/advocate/local_forums.php).
- 📍 **If you have time, let us know what your State Representative says to you.** The coalition working on this will want to follow-up with your legislator at the Capitol. Contact us at: [infonetiowa@gmail.com](mailto:infonetiowa@gmail.com) or 866-432-2846.

**The House will decide whether to debate this bill on Wednesday**, so we need as many people calling, emailing and attending forums as possible before that time. Do not wait - *YOU CAN MAKE A DIFFERENCE in the lives of many Iowans.*

**To find the name of your State Representative, click here** (*you will be asked to enter your address*): <http://www.legis.state.ia.us/FindLeg/>

## HF 139 - TALKING POINTS

### When talking to your legislator (or leaving a voice message):

**Introduce yourself** (*name, where you live*)

**Briefly state your issue** (*support HF 139, mental health parity*)

**Tell your story** (*why this is important to you, a friend, your family*)

**Ask for their support** (*vote for HF 139 & support in caucus*)

**Say thank you** (*for their time and consideration, even if they disagree*)

**Follow-up** (*let them know how to contact you*)

- **90% of Iowa inmates report having a substance abuse problem and 40.1% have a mental health diagnosis.**
- **Experience in other states does NOT demonstrate expansion of benefits for mental health services results in higher costs** or significantly increased utilization.
- **The Black Hawk-Grundy Mental Health Center in Waterloo expects a 25% increase in the number of new patients this year compared to last year.** While some of the new cases are people with psychiatric conditions caused by a string of recent disasters in the area, others are people suffering from anxiety and depression brought on by the economic downturn.
- **A recent poll conducted by the American Psychological Association found that almost half of all adults said they are increasingly stressed** about their ability to provide for their family's basic needs. In fact, about 8 out of 10 adults said that the economy is a significant cause of stress, up from 66 percent in April.
- Addiction treatment has been shown to cut drug use in half, reduce crime by 80%, and reduce arrests by up to 64%.
- According to SAMHSA (Substance Abuse & Mental Health Services Administration), in 2007, **23.2 million people, or 9.6% of the population, had a substance abuse problem but only 10% of those who needed treatment, received it at a specialty facility.** Therefore, there were 20.8 million people, or 8.4% of the population, who needed but did not receive treatment for drug or alcohol abuse.
- Over 40% of those who tried to get help for their addiction were denied treatment because of cost or insurance barriers.
- **Every year, alcohol and drug problems cost America countless lives and more than \$300 billion dollars.** Business and labor feel the impact in lost worker productivity, rising healthcare and insurance costs, and alcohol or drug related accidents on the job. Our communities across the country see the epidemic manifested in higher school drop out rates, increased alcohol- or drug-related vehicle fatalities, more instances of domestic or child abuse, and rising crime rates.
- Vermont passed broad MH/SA Parity facts: Only 0.3% of Vermont employers reported that they dropped health coverage for employees because of the parity law. Only 0.1% of the employers reported that parity played a role in the decision of self-insure. More people received outpatient MH services following implementation of parity. The

## HF 139 - TALKING POINTS

percentage of users per 1,000 members increased 6-8%. Consumers paid a smaller share of the total amount spent on MH/SA services following parity implementation. For example, the share paid out-of-pocket by members fell from 27% to 16%. The amount spent by BC/BS of Vermont for MH/SA services increased 19 cents per member, per month- or a total of \$2.28/year.

- **Independent national studies & other state experiences show that premium increases when moving from biologically based parity (which Iowa has) to full parity is very minimal - from 0 to .5%.** Iowa's fiscal bureau estimates a .3% increase. Going from nothing to full parity results in a 2-3% increase, but we already have implemented the most costly part of the mandate (biologically based). We have supplied key legislators with all of these cited studies, and would be happy to give them to others (just let us know if someone requests it, and we'll get it to them).
- **Iowa taxpayers pay for untreated mental illness and substance abuse one way or another** - through public supported mental health and substance abuse programs, and in our jails and prisons (the Department of Corrections has said 90% of their population have a mental illness or substance abuse problem). Tax-supported programs should no longer be picking up the cost for the private sector failing to treat mental illness and substance abuse equally - and the taxpayer gets a better deal paying the pennies up front through a 0-.5% premium increase than in the prisons, jails, and public mental health/substance abuse treatment programs.
- **Veterans and their families deserve quick access to treatment.** Under the bill, veterans would have access to treatment without waiting 6-9 months to get VA services. As Rep. Ray Zirkelbach (who served three years in Iraq) says about the minor increase in premiums, "It is the price of freedom."
- The insurance industry is citing an industry-supported study that says premiums increase 5-10%. It does not take into account actual experiences of seven other states, the federal government, and independent study findings. Their claims cannot be independently validated.
- The brain is part of the body - it is time we start to treat it that way.

**Parity supporters include (as of 2/5/2009):** American Federation of State, County and Municipal Employees, Employee & Family Resources, Iowa Academy of Family Physicians, Iowa Association of Area Agencies on Aging, Iowa Association for Marriage and Family Therapy, Iowa Behavioral Health Association, Iowa Caregivers Association, Iowa Coalition Against Domestic Violence, Iowa Community Action Association, Iowa Department of Veterans Affairs, Iowa Developmental Disabilities Council, Iowa Health Systems, Iowa Hospital Association, Iowa Federation of Labor, Iowa Medical Society, Iowa/Nebraska Primary Care Association, Iowa Nurses Association, Iowa Psychiatric Society, Iowa Psychological Association, Iowa School Nurses Organization, Iowa State Association of Counties, Iowa State United Auto Workers, National Alliance on Mental Illness, National Association of Social Workers, Orchard Place, Planned Parenthood of Greater Iowa, Polk County, & Protection & Advocacy Services (P&A)