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## **RICHARD MIAL: If insurance won't pay, taxpayers will get bill**

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Mental health and substance abuse parity is in the news - with predictable responses from some folks.

Business groups have opposed it, arguing it just will cost more money.

Advocates and people who have family members affected by mental health issues say it should be enacted - that Wisconsin is among only nine states that does not legislate that mental health be on par with physical health when covered by insurance.

You as a taxpayer should think about the issue this way: When a person is denied insurance for a mental health issue, the cost doesn't go away, it just gets shifted to local property taxes.

County government gets called on to help, usually with no state money provided. So it is paid through property taxes.

In a meeting with the Tribune editorial board Monday, county officials discussed mental health treatment, and the personal and financial costs of failing to deal with it.

They support a proposed state law that would require insurance parity for mental health and substance abuse issues.

Jerry Huber, the county's human services director, put it this way: "You and I as taxpayers will pay the cost, usually at the deep end" of services.

The federal Mental Health Parity and Addiction Equity Act was signed into law in 2008 and takes effect this year. But it includes a loophole that allows employers to opt out.

At the state level, Assembly Bill 512 would require mental health and substance abuse insurance parity. It's tougher than the federal law and would affect more employers.

But it would offer help to more people who need it, and that would take some of the burden off the local property taxpayers.

It's tough for a lot of people with mental illness to get help. If they have insurance, the coverage often carries severe limits on how much service they can obtain.

Matt Strittmater, the county's manager of clinical services, said people often tell him their benefits have been used up for the year long before their treatment has ended.

"There's so much need," he said. "Every week we see some piece of this."

One of the big reasons people stop taking their anti-psychotic drugs is because of the unpleasant side-effects.

Huber said new drugs are much better, and people can tolerate the side-effects, stay on the medication and show improvement.

Unfortunately, those drugs are expensive and often out of reach for those without insurance, or without insurance that covers mental health care.

That puts the cost back on you and me - and every other property taxpayer.