

SAMPLE: Op-Ed Article on Parity

Senate Bill 36 is an important piece of legislation that is focused on addressing the major barrier to mental health treatment for many Coloradans by expanding appropriate insurance coverage for mental disorders. The Mental Health Association of Colorado is leading the efforts this year to address this very important issue.

In its 2005 report to the National Business Group on Health, the Center for Prevention and Health Services reported that the *average American has a 46% chance of developing one or more mental illness or substance abuse disorders at some point during his or her lifetime*. The majority of those who struggle with the illness will have disorders that are highly treatable, such as anxiety and serious depression – that is, if they can access the care they need.

According to the National Institute of Mental Health, one in every 20 American adults will suffer from depression in any given year. The National Business Group on Health estimated that in 2004, approximately 22.5 million Americans age 12 and above experienced a substance abuse or substance dependence disorder. Mental illness is the leading cause of disability in the United States, resulting in 217 million days of work lost annually due to productivity decline, more than many other chronic conditions such as diabetes, asthma, and arthritis.ⁱ The World Health Organization predicts that major depression will be the second leading cause of disability by the year 2020.ⁱⁱ Additionally, Employee Assistance Programs nationwide have estimated that 65% of all job terminations are related to a mental health issue.

In our State, one in five Coloradans suffers from mental health disorders, yet *less than one-third receives any treatment*. For Colorado's children needing mental health services, one in ten are not receiving any treatment. Of those Coloradans who are receiving mental health treatment, 60% receive their services through private care; 40% receive treatment through the public mental health system.

A 2005 Colorado Health Institute survey of 640 community leaders in 23 communities around the state revealed that the top five health threats in communities are all directly or indirectly related to mental health. The top five health threats are: lack of access to mental health services, lack of affordable health insurance, low-paying jobs with no benefits, illicit drug use, and alcohol abuse.

Colorado's suicide rate is almost 40% higher than the national average, Colorado ranks 7th highest in the nation for suicide rate (*American Association of Suicidology*). Nearly all suicides (90%) are directly linked to mental health and substance problems and the estimated direct economic burden annually of Suicide in Colorado costs taxpayers 57.6 million in attempted suicide and 1.42 million in completed suicide, (*Colorado Trust: Suicide in Colorado Report*).

Contrary to public beliefs and fears, *the rates for successfully treating mental illness are nearly twice as high as treatment for other medical conditions*. In a study conducted by the National Institute of Mental Health, treatment for depression had an 80% success rate; panic disorder, 70-90%; schizophrenia, 60% success. In comparison, other medical conditions, including heart disease, had a success rate of only 45-50%.

Cost shifting is the direct economic impact on private health insurance premiums when doctors and hospitals provide health care to the uninsured and underinsured. Then increase in the numbers of people utilizing hospital emergency departments for primary, urgent and emergency healthcare is one example of this cost shift. For example, between the years 2000 and 2003 Colorado hospitals experienced an 83% increase in Medicaid and uninsured admission rates for mental health and substance abuse treatment within their emergency departments.ⁱⁱⁱ Yet, the ***costs related to preventable use of emergency departments are ten times the cost of providing appropriate insurance coverage for mental health services in insurance plans initially.***

When mental health conditions are not covered by insurance it becomes uncompensated care, and is then cost shifted to higher insurance premiums. In Colorado, the cost of uncompensated care totals over \$714 million per year. Federal, state and local government funding pays one-third of the unpaid bill. *Two-thirds of the remaining unpaid bill is cost shifted to the private sector.* As a result, insurance companies increase premiums to cover the burden of unpaid care; in Colorado that increase was 8.2% in 2005.^{iv}

In addition to incurring escalating insurance costs, employers incur indirect costs connected to their employees' untreated illness.

Absenteeism due to illness, as well "presenteeism" in which the employee is at work but impaired due to the health problem, effects productivity and, therefore, the bottom line.^v Indeed, research on presenteeism suggests that when an employee has an untreated mental illness, employers are hit twice — first by low productivity of the employee at work and second when the worker leaves. Moreover, such research has even suggested that an employer could be hit with yet a third cost -- other workers compensating for the affected worker's low productivity.^{vi}

If employers focus on the indirect costs of untreated depression to its workforce, the results are staggering. According to the Center for Prevention and Health Services 2005 report by the National Business Group on Health, ***approximately 217 million days of work are lost annually due to productivity decline related to untreated mental illness and substance abuse disorders, costing United States employers \$17 billion each year.***^{vii} Colorado industry potentially loses an estimated \$886 million a year to absenteeism due to untreated depression.^{viii}

Research indicates that mental health treatment can more than pay for itself. Mental health treatment is actually an investment opportunity for employers, one that can pay dividends through sustaining a healthy workforce and enhancing human capital. Treating mental illness is a highly cost effective approach to reducing health insurance costs and increasing productivity. Good management of mental health in the workplace means good business.

The solution is simple and affordable. Change the current insurance requirements to include appropriate insurance coverage for mental health disorders. Colorado has Parity for the six biologically based mental illness, we would like to expand the law to be more inclusive to have appropriate mental health converge of conditions that affect many Coloradans. **Support Senate Bill 36.**

ⁱ Finch RA. Phillips K. Center for Prevention and Health Services. *An Employer's Guide to Behavioral Health Services: A Roadmap and Recommendations for Evaluating, Designing, and Implementing Behavioral Health Services*. Washington, DC: National Business Group on Health; 2005.

ⁱⁱ Langlieb, Alan M. and Kahn, Jeffrey P. *How Much Does Quality Mental Health Care Profit Employers?* Journal of Occupational and Environmental Medicine. 47.11 (November 2005): 1099-1109.

ⁱⁱⁱ Colorado Mental Health & Substance Abuse Summit. *Impact of State Budget Cuts on Mental Health & Substance Abuse Care in Colorado*. 2004.

^{iv} Stoll, Kathleen. *Paying a Premium: The Added Cost of Care for the Uninsured*. Families USA Publication No. 05-101. 2005.

^v Burton, W. N. et al. *The Association of Medical Conditions and Presenteeism*. Journal of Occupational and Environmental Medicine. 46(2004):S38-S45.

^{vi} Langlieb, Alan M. and Kahn, Jeffrey P. *How Much Does Quality Mental Health Care Profit Employers?* Journal of Occupational and Environmental Medicine. 47.11 (November 2005): 1099-1109.

^{vii} Finch RA. Phillips K. Center for Prevention and Health Services. *An Employer's Guide to Behavioral Health Services: A Roadmap and Recommendations for Evaluating, Designing, and Implementing Behavioral Health Services*. Washington, DC: National Business Group on Health; 2005.

^{viii} (Based on 2004/2005 Colorado Department of Labor and Employment statistics run through a depression calculator)