



June 9th, 2023

The Honorable Paul Feeney, Chair
Joint Committee on Financial Services
State House, Room 112
Boston, MA 02133

The Honorable James Murphy, Chair
Joint Committee on Financial Services
State House, Room 254
Boston, MA 02133

RE: Written Testimony in Support of H.940/S.669, An Act requiring mental health parity for disability policies

Dear Chair Feeney and Chair Murphy, and Honorable Members of the Joint Committee on Financial Services:

I am writing to express the National Alliance on Mental Illness, Massachusetts' (NAMI Mass) strong support of **H.940/S.669**, *An Act requiring mental health parity for disability policies*, which aims to address the discriminatory limitations in disability policies on benefits paid to persons "affected by behavioral health disorders." This bill is a crucial step towards ensuring equal treatment and access to disability benefits for all individuals, regardless of whether their disability stems from a physical, developmental, intellectual, or mental health condition.

The current limitations imposed by insurance companies on disability benefits for individuals with behavioral health diagnoses are rooted in stigma since insurers have no substantial evidence indicating that covering a person living with a mental health condition is more expensive than covering those with physical disabilities. The current discriminatory practices perpetuate stereotypes and unfairly penalize individuals living with mental health conditions, hindering their ability to access the support they need.

Bans on discriminatory practices in the past have not resulted in increased disability insurance costs or premiums, showing that concerns about financial burdens or negative impacts on insurance companies are unfounded. We hope this committee is more concerned about the financial burdens placed on consumers by insurance companies' refusal to cover mental health conditions than the erroneous assertion that covering a person with a mental health condition is too costly for a multi-billion-dollar corporation. Additionally, when insurance companies refuse to provide coverage, the cost of supporting individuals living with a mental health condition is shifted from private entities to the government and

taxpayers. This transfer undermines the principle of shared social responsibility and also places an undue burden on public resources that could be better allocated elsewhere.

Denying these benefits has a plethora of consequences. For example, it impedes an employer's ability to support their employees' successful return to work. Denying access to disability benefits hampers a person's ability to access treatment and begin the journey towards recovery. This negatively impacts workplace productivity and places an unnecessary strain on both employers and employees. Workers may be further delayed in returning to work, or perhaps never return at all. Additionally, workers who diligently pay their premiums rightfully expect coverage if they become disabled. It is unjust to deny a worker experiencing a psychiatric disorder, for example, the support they require based on outdated stigmatization.

In conclusion, we urge you to support **H.940/S.669** and move it favorably out of the Joint Committee on Financial Services. By ensuring equal access to disability benefits for individuals living with mental health conditions, we can combat stigma, promote inclusivity, and uphold the principles of fairness and non-discrimination in our society.

Thank you for your attention to this important matter.

Sincerely,

A handwritten signature in cursive script that reads "Jacqueline Hubbard".

Jacqueline Hubbard, Esq.
Deputy Director of Policy, Advocacy, and Communications
NAMI Massachusetts