POSITION STATEMENT IN SUPPORT

LD 1268: An Act To Provide Greater Access to Treatment for Serious Mental Illness by Prohibiting an Insurance Carrier from Requiring Prior Authorization or Step Therapy Protocol
Presented to Maine’s Joint Standing Committee on Health Coverage, Insurance and Financial Services

As the state’s largest grassroots mental health advocacy organization, NAMI Maine supports the passage of An Act To Provide Greater Access to Treatment for Serious Mental Illness by Prohibiting an Insurance Carrier from Requiring Prior Authorization or Step Therapy Protocols. Life with a mental illness, for the one in four Mainers, can be a complex and difficult journey, full of significant barriers and obstacles. By eliminating step therapy, or fail first policies, that insurance companies have put in place, this committee will be providing life changing and potentially lifesaving policy. Mental Illness has root in multiple biological and experiential factors, resulting in the need for a provider/patient driven response that it dictated on an individual basis.

NAMI Maine has heard many heartbreaking stories arise from individuals who were prescribed a medication found to be effective in treating symptoms, at times while hospitalized for suicidal ideation, only to be forced to discontinue the use due to mandates brought forth by insurance companies. Although these policies have been put into place by insurance companies as a cost saving measure, it is found that this can lead to more costly and catastrophic outcomes. This includes loss of work and relationships, lasting cognitive impacts, homelessness, incarceration, hospitalization, and even suicide. One sad story that was relayed to NAMI Maine was in regard to an individual who was hospitalized due to a mental health crisis. They were then stabilized on an inpatient unit and were discharged into the community. When they went to fill the prescribed medications that had assisted tremendously in stabilizing the symptoms, they were informed they would have to work with their provider for a prior authorization. Due to lengthy waitlists, the individual was left without medications while trying to navigate what can be a complex system. As a result, the individual’s symptoms returned, they decompensated, and felt overwhelming hopelessness, resulting in them dying of suicide. Depression should not be a terminal illness.

As it stands now, the stigma and barriers surrounding mental illness results in individuals waiting on average 10 years to seek treatment. Once an individual is able to step forward to seek treatment, their providers should dictate the most appropriate course of treatment, not insurance companies. We ask this committee to ensure that these barriers are removed to support the one in four Mainers living with a mental health diagnosis.

ABOUT NAMI MAINE: Incorporated in 1984, the National Alliance on Mental Illness, Maine Chapter (NAMI Maine) is the state’s largest grassroots mental health organization. With support from national and regional affiliates, the agency is dedicated to building better lives for everyone impacted by behavioral health concerns. NAMI Maine engages with leaders and community partners at all levels to improve the state’s mental health system through collaboration and education.