



Health Coverage, Insurance and Financial
Services Committee
c/o Legislative Information Office
Cross Building, Room 214
100 State House Station
Augusta, ME 04333

**Re: LD 278: An Act to Require Health Plans to Cover an Annual Mental Health
Wellness Examination**

Dear Senator Donna Bailey, Representative Anne Perry, and other members of the Committee on Health Coverage, Insurance and Financial Services,

I represent the National Association of Social Workers, Maine chapter (NASW-ME) in support of LD 278 submitted by Representative Osher and others. This bill is helpful in improving mental health care, breaking down barriers to treatment, reducing stigma, and acknowledging that mental health is as important to people's overall health as their physical health. The United States Preventive Task Force recommends that all adults and teens be screened for depression (ages 12 and above) and anxiety (ages 8 and above). If screened, then patients need access to appropriate treatment. Only 20% of persons experiencing a major depressive episode have been seen by a psychiatrist or behavioral health provider in the preceding twelve months. Yet the majority have seen their primary care medical provider (CDC, 2020).

Stigma is unhealthy and downright dangerous for persons with a mental health disorder, despite mental health's common occurrence. Left untreated, mental health disorders contribute to poor treatment adherence, an accelerated trajectory for chronic health conditions and, at the extreme, death. Insurers managing reimbursement for mental health care similar to physical health care is a step towards reducing that stigma and preventing illnesses from getting too far along so that treatment becomes more difficult to treat. For over thirty years I have worked as a clinical social worker in a primary care setting, accepting patients who I met through warm hand-offs or during evaluation appointments set up after being seen by their primary care provider. One of the routine questions during the initial meeting would be, "have you contacted your insurer?" and, if not, "please do so after the visit to see if you need prior authorization for this visit." The shame of sharing personal mental health struggles to unknown insurance people or the denial of authorizing payment for the visit were contributing factors to some not following through with visits.

This bill will contribute to early prevention and treatment of mental health disorders, which has been linked to reductions in length of time need to improve symptoms and functioning, decreased need for more intensive treatment, and reduced chances of developing problems with work, family, school and overall functioning.



NASW Maine urges you to vote “yes” on LD 278 to support the health of all Mainers.

Respectfully submitted,

Julie M. Schirmer, LCSW, ACSW
Chair, Policy Committee
President, Board of Directors,
NASW ME
naswmechapterpres@gmail.com

Terrizza, E., Zaboltsky, B. Mental Health Treatment Among Adults: United States, 2019
NCHS Data Brief No. 380, Center for Disease Control, September 2020.
<https://www.cdc.gov/nchs/products/databriefs/db380.htm>