

MI House Insurance Committee  
Chair, Representative Daire Rendon  
S-1387 House Office Building  
P.O. Box 30014  
Lansing, MI 48909

Dear Insurance Committee:

As a concerned Michigander, I urge you to support equity in insurance coverage for behavioral health and substance abuse treatment as stated in House Bill 5709. While federal law requires insurers to cover mental and physical health issues equally, deep disparities exist between the two. Often, individuals struggling with mental health issues have a harder time getting adequate and affordable care, in comparison to options for coverage for a physical condition or illness. Mental health treatment is just as important as physical health in achieving quality of life, which is something that all Michiganders deserve to have.

According to a survey conducted by the National Council for Mental Wellbeing in 2018, forty-two percent of Americans self-reported that high costs and inadequate insurance coverage were the primary barriers to receiving mental health services. Receiving treatment for behavioral health or substance abuse services should not depend on how much money an individual has or if they can afford a premier insurance plan, it should be accessible to all citizens because health is a human right.

Ensuring equitable treatment for behavioral health and substance abuse treatment would drastically improve the well-being of many Michiganders and in turn improve our communities. Affordable and accessible treatment is crucial, because emotional, mental, and social pain is just as significant and detrimental to health as physical pain. Individuals able to receive treatment would be happier, healthier, and able to reach their full potential. Healthier citizens mean a healthier society, with potential positive impacts on employment, family systems, or hospitalization rates. In short, the benefits of more accessible mental health care are boundless and far-reaching.

Mental health care that's expensive to the point of inaccessibility is not a new issue, but it has taken on new urgency during the COVID-19 pandemic. Equity in health insurance coverage is not a Republican or Democratic issue, it is a basic human right that all Michiganders should have. Quality of life can only be achieved when mental and physical health are considered, so it is our responsibility to make both equally available.

Sincerely,

[Insert your name]

[Insert your city/township]

[Phone number]