

No parity law yet in Oregon

Oregon still allows insurers to discriminate against mental illness; there's a better, more compassionate way

A mad and mindless health policy

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Kris Anderson, a single mom in Salem, opens her mail and discovers another rejection notice from her insurance company. She slumps to her knees, then looks up to see her 9-year-old son, who suffers from bipolar disorder, charging at her with a hammer.

A slight, 14-year-old Portland boy, Jake Steckly, sits in a Capitol hearing room and bravely tells lawmakers how his brother's mental illness and his father's substance abuse wiped out his family financially, destroyed his parents' marriage and made him want to run away. When the boy begins to sob while describing visiting his dad in a drug treatment program his mom paid for with her credit card, tears trickle down the faces of legislators.

The pain, unfairness and even the danger of Oregon's discriminatory insurance system is plain to see. Yet many Oregon leaders keep looking the other way. Even when Boyd Owens, a suicidal man with a 10-inch-long knife, forced his way onto the Senate floor, coincidentally choosing the same day mental health advocates had come to the Capitol for "Mental Health Day," all the nervous chatter among lawmakers afterward was about increased security.

Security for them, of course. But not for the tens of thousands of Oregon families struggling with severe mental illnesses such as schizophrenia, bipolar disorder and clinical depression.

Oregon is one of the few states that still do not require mental-health parity in insurance. Thirty-five other states already have some form of a law preventing insurers from putting more restrictions, such as spending caps and hospitalization limits, on treatment of mental illness than for physical ailments...

Oregon has an insurance system that forces a mother like Anderson to beg and beg and beg for benefits for her troubled son...

Oregon's system is both cruel and discriminatory. Insurers do not tell a patient with a kidney disease that they will pay for 10 trips to the hospital for dialysis, but no more, ever. Yet when voices began to thunder inside the head of Kathy Larrabee's teenage son, and she took him to a Portland hospital where he was diagnosed with paranoid schizophrenia, she discovered her son was entitled to 10 days of inpatient treatment --- over his entire lifetime.

The 17-year-old boy came home from the hospital after two weeks, but promptly tried to commit suicide and was rehospitalized. Today, five years later, Larrabee's son is doing well on medication and enrolled at Portland State University, but Larrabee and her husband are still paying off tens of thousands of dollars in medical charges, even after selling a business and their former home overlooking Newport's bayfront.

To their credit, many Oregon leaders recognize the damage caused by this state's unfair health policy. Senate President Peter Courtney has given his parity bill the title of Senate Bill 1, and says, "There's no more important bill to me." Gov. Ted Kulongoski, whose task force on mental illness listed parity as its No. 1 legislative priority, supports the legislation.

Yet the insurance industry and powerful business groups, including Associated Oregon Industries, oppose mental health parity. So do Republican leaders in the Oregon House.

Parity foes say they fear an insurance mandate would increase costs and prompt some employers to stop offering health benefits entirely. That is a reasonable concern, but it's not borne out in the actual experience of states that have required parity for years.

Oregon also now has some of its own experience with parity: In 2003, the Oregon Public Employees' Benefit Board acquired mental-health parity for state employees --- including members of the Legislature --- and their dependents. In the first year, premium costs increased by less than one-half of 1 percent...

Jake Steckly remembers legislators wiping tears from their eyes, and standing and applauding his testimony. They were moved --- but only so far. That was 18 months ago, and a parity bill still has not yet come to a floor vote in either the Oregon House or Senate.

Steckly is 15 now, a sophomore at Lincoln High School. He's willing to go to Salem to testify again, if it would help. But this boy who's been through so much already has a fair question: "What else are they waiting to hear?"

This is the third in a series archived online at www.oregonlive.com/special/oregonian/ (<http://www.oregonlive.com/special/oregonian/>)