

CALL FOR VOLUNTEERS!

Disability Insurance Mental Health Parity

Private wage replacement insurers in Massachusetts can legally pay benefits to employees with mental health disabilities for a vastly shorter period of time than to those with physical disabilities, even when identical premiums are charged. Insurers typically pay no or one to three years of benefits to employees with psychiatric disabilities, while people with physical disabilities receive benefits until retirement age. This discrimination is based on outdated images of mental illness as untreatable and disrespect for the professionalism of mental health professionals.

H. 908 and S. 615 would end disability insurance discrimination against persons with behavioral health disabilities. These bills are among the top five priorities of the Mental Health Coalition. The bills are currently in the Joint Financial Services Committee of the Massachusetts legislature.

[Fact Sheet for H. 908 and S. 615](#)

YOU CAN BE A PART OF ENDING THIS DISCRIMINATION!

We are looking for people who are willing to:

- *Meet with their state senator or representative.
- *Testify in favor of the bills at the hearing before the Financial Services Committee (not yet scheduled).
- *Speak or write about their experience with disability insurance discrimination against persons with psychiatric disabilities.
- *Ask organizations with which they are associated to endorse the bills.

Someone who is familiar with the bill will accompany you to meet with your legislator(s), either at the State House or in the district where you live. If you decide to testify, you can get help with writing your testimony. And if you wish to remain anonymous but would like to speak to someone or write about your experience with this discrimination, you can do so.

Please spread the word. If you, a client, or someone else you know would like to participate, please contact Susan Fendell, Mental Health Legal Advisors Committee, 617-338-2345 x129, for more information.

Important Information for Volunteers:

Volunteers should be aware that the bills address non-payment or early termination of benefits *solely* because the person has a psychiatric disability. It does not address cases where the insurer denies or terminates benefits because it claims that the person is not disabled.

The volunteer for meetings with individual legislators needs to be a constituent of the legislator with whom they are meeting. Your state senator and representative can be found at www.wheredoIvotema.com.

Volunteers will be briefed before the meetings, so they're familiar with the issues. Volunteers attending the meetings can speak as much, or as little, as they feel comfortable doing. Meetings can be held in a legislator's local office if the district is not near Boston, and will be scheduled at a time convenient for the volunteer and legislator.

H. 908/S. 615 reads, "No individual policy of short-term or long-term disability insurance providing income replacement benefits that is issued or renewed in the Commonwealth shall impose benefit limitations or exclusions upon claimants affected by behavioral health disorders, where such limitations or exclusions are not imposed equally upon claimants affected by physical disorders."