



Editorial: Mental health coverage will pay off

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For too long, many Wisconsin residents who suffer from depression rather than diabetes had to pay for treatment out-of-pocket or do without because their insurance didn't cover mental health. It wasn't required of insurance companies, though the illness can be just as severe as many physical ones.

Thankfully, that's about to change. Gov. Jim Doyle signed a bill into law Thursday that expands a 2009 federal parity law. The new law requires most group health insurance plans for companies with 10 or more employees to offer equal coverage for people with mental illness or substance abuse problems. The federal law, passed last October, only applies to businesses with 50 or more employees, although that will change when federal health care reform takes effect.

For people struggling to function with a debilitating mental illness or drug addiction, which sometimes overlap, this can mean the difference between contributing to society and slipping into poverty.

Despite the fear that this will add to premium costs, the increase should be negligible, an estimated four-tenths of 1 percent. And if a business finds its health insurance premiums go up more than 2 percent, it can opt out.

Employers should come out ahead in the long run. Mental health and substance abuse afflictions can manifest themselves in absenteeism, on-the-job mistakes and high turnover, not to mention physical ailments that arise from mental ailments.

The Post-Crescent pointed out its 2008 State of Drinking series that a large number of Wisconsinites don't get needed treatment for addiction, due to a lingering stigma or the ingrained culture that accepts it. Without adequate insurance coverage, there's a built-in excuse not to call the doctor. Untreated, these problems only worsen.

Parity for mental health care is the right choice.

On the Web

For more health coverage, including a

symptom checker and drug information, visit health.postcrescent.com.

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YES, at least she's dressed!

NO, I have some rules!

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