

SEAN SCANLON  
STATE COMPTROLLER



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165 Capitol Ave.  
Hartford, CT 06106

**Testimony in support of:**

***SB 402: An Act Concerning Mental Health Parity***

Senator Cabrera, Representative Wood, Senator Hwang, Representative Pavalock-D'Amato, and members of the Insurance and Real Estate Committee:

Connecticut residents who suffer from mental health conditions deserve the same coverage under their insurance plans as those treated for physical ailments. Everyone has either struggled with their own mental health, or cares for someone else who has. Their needs should not be viewed as secondary or “less than” by their insurer.

This guiding principle has been state law since 2000 when Connecticut passed our first mental health parity law. When I served as chairman of this committee in 2019, we strengthened that law by prohibiting carriers from limiting coverage for mental health treatments and required them to submit reports to the Insurance Department to show they are complying.

This bill would require the Insurance Department to study the effectiveness of the 2019 law. While it's critical that we review our laws to ensure they are working as intended, I believe we have an opportunity *right now* to make good on our initial promise by imposing fines on insurers when they refuse to comply with parity laws.

I echo Mental Health CT's concerns that insurers may not always comply with these reporting requirements. Without a window into how insurers are covering mental health treatments, there is no way for the state to effectively regulate them. While modest, imposing these fines would send a message to carriers that patients deserve to know their insurance company is treating them equally and fairly under the law.

America is facing a growing mental health crisis. This is a public health issue that affects all residents, and we should be doing everything we can to get patients the treatment they deserve. We can do that by passing a stronger version of this bill and ensuring that bad actors discriminating against Connecticut residents can be held accountable.

All the best,

A handwritten signature in black ink, appearing to read "Sean Scanlon". The signature is fluid and cursive, with the first name "Sean" written in a larger, more prominent script than the last name "Scanlon".

Sean Scanlon  
State Comptroller