



Depression and Bipolar
Support Alliance

April 23, 2018

The Honorable Alex Azar
Secretary of Health and Human Services
U.S. Department of Health and Human Services
200 Independence Avenue SW
Washington, DC 20201

Re: Short-Term, Limited-Duration Insurance Plan Proposed Rule – File Code CMS-9924-P

Dear Secretary Azar:

The Depression and Bipolar Support Alliance appreciates the opportunity to submit comments on the short-term, limited-duration insurance proposed rule (short-term plans) to the Department of Health and Human Services. We wish to raise serious concerns about how this proposal will lessen the insurance protections for individuals; particularly those who live with mood disorders. The impact of this proposed rule on the assurance of such essential benefits as mental health treatment options changes the promise of parity for Americans to one of continued uncertainty about what insurance benefits they might have.

DBSA is the leading peer-directed national organization focusing on mood disorders: depression and bipolar disorder. Unlike any other organization of its kind, DBSA is created for and led by individuals who themselves live with a mood disorder, with our bylaws stipulating that more than 50 percent of both the governing board of directors and paid professional staff must have a lived experience of a mood disorder. This first-person lived experience informs everything that we do.

DBSA envisions wellness for people with mood disorders. And, we believe that an open and collaborative approach to treatment—one that accounts for a person's mental, emotional, and physical health—is what allows people to achieve what they personally define as wellness. DBSA has a long history of providing cutting-edge, interactive online tools and resources that allow individuals to understand, choose, manage, and evolve their treatment plans. Additionally, our network of 300 chapters across the country offer more than 700 free, in-person support groups. These programs, enable DBSA to reach over three million people each year with current, readily understandable information about depression and bipolar disorder; connections to treatment and community resources; and—crucially—the hope that wellness is possible

Ultimately, we believe that our balanced, person-centered, wellness-oriented approach is what has allowed us to educate, empower, support, and inspire individuals to achieve the lives they want to lead for our more than 30 years in existence. It is from this perspective of experience

and relationships that we believe that DBSA is uniquely positioned to provide comment and share stories from our participants.

Change in the Definition of “Short Term”

We believe that the change to extend enrollment in current short-term plans from three months to 364 days will lead beneficiaries to use these plans as an alternative to more robust plans that are compliant with Affordable Care Act (ACA). Given that these plans will not be required to comply with the requirements to provide such essential benefits as mental health coverage, individuals will find themselves without such important services.

Failure to Ensure Needed Benefits and Protections

We are concerned that these new plans will fail to provide the same level of benefits that protect patients that are required by the ACA. As you are aware the ACA mandates coverage by ten essential health benefits, including mental health services. However, the proposed short term plans will not come under these provisions available to people who purchase these plans. Most consumers will not be aware of this and find themselves struggling to find services and being unable to obtain the help they need during a time of medical crisis. While the plans are required to carry a disclaimer that essential benefits are not being provided or satisfy the requirements of the ACA, there is no enforcement mechanisms to ensure that deceptive marketing practices do not take place.

The **I Am Essential** Coalition, of which we are a member, has submitted a more detailed analysis of the impact of this proposed rule which we commend you to take into serious consideration. Overall this proposal represents a backward step in providing quality health care to Americans and a challenge to the parity protections for mental health benefits provided to those in need of these services.

Please feel free to contact us directly for additional questions or comments.

Sincerely,



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