

02/08/2024

SB124- Maryland Medicaid Assistance Program and Health Insurance- Annual Behavioral Health Wellness Visits- Coverage and Reimbursement.

Committee: Finance

Position: FAV

I Olivia Suite am testifying FWA for Senate bill 124.

As a 20-year-old young adult, I feel as if having covered required behavioral health wellness visits are essential for all ages. Being a young adult, having to pay for behavioral health wellness visits is a struggle financially. This can cause many young adults ranging from that crucial age of transitional period (18- 26-year-olds) to push away help that is needed. Covered behavioral health wellness visits should be preventive care for all ages, just like a normal dentist cleaning is. This would reduce the stigma across the board for mental health and help all ages get mentally healthy, like the rest of their body is pushed to do (yearly). Having the stigma reduced towards mental health will increasingly lower the rates of people suffering with undiagnosed behavioral health challenges.

I was one that had mental health disorders run in my family genetically. During my teenage years I became severely depressed with overwhelming social anxiety. My parents struggled financially while I was growing up, so they did not have the extra money to go to any other appointments that weren't covered by insurance. I dropped out of high school before I started to seek help for myself. If I had annual behavioral health check ins that were covered by insurance, I would have gotten help sooner and I do believe I could have pushed through my high school years. But it wasn't. I now pay for any behavioral health needs that I physically need in order to get through my days. I spend \$165 every 2 weeks on my own to pay for therapy. That is \$330 a month out of my paycheck to get normal wellness of mine in line. I should note that I should be going every week, per my therapist, but I cannot afford it. I suffer from a chronic health condition as well, how come every visit for that is covered but my mental health is just not as important? Something to think about in a young adults' eyes.

I also feel with older aged adults it is just as crucial as a young adult. My great grandfather didn't have much money after working on a farm his whole life. Most of his money was from the state. He could barely afford groceries let alone uncovered visits. He was an undiagnosed schizophrenic for years due to the overwhelming amount of costs for a behavioral health "check in" or just an exam. He attempted to take his life 3 times before he got the help he needed, and even then, our entire family had to help pay. That is super upsetting, our younger folks and older folks are drowning in medical bills. The least we can do is get the help of covering the one thing that helps us get up in the morning, our mental health.

I don't want to put off any middle-aged adults either, my sister currently struggles with her own mental health challenges but her children are her top priority so she must make sure they are in the most of check before she can even start to worry about herself. After using the small amount of money, she must spend on specialists for her children, she has nothing left to be able to pay and find help for herself. This leaves her with more mental health issues in the end. Realizing the

financial struggle, she is in she can't even get an exam. It does so much more to a person than you think, having to sit back and realize you cannot help yourself even if you wanted to. And this is where it needs to stop.

Mental health is health. It should be covered just as my yearly physicals are, or how my 6month dental cleaning is. We need to do better checking in within our community to stop the problem sooner. We the people need help, we are just asking for a small lift.

Thank you for your time,

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