

One Family's Story: The \$100,000 Rescue



FROM
THE EDITOR

**JOHN
OWENS**

The notion that addiction and other mental health issues are somehow second-class diseases is still strong in our culture. Have a bone break, a rash develop, an internal organ erupt, and sympathy, and maybe even Get Well cards, will flow from those around you. Chances are your insurance company will take that seriously, too. (Or at least as seriously as health insurance companies can).

But mental health? It's generally kept quiet, and insurers often are nearly dismissive of the patient and the problem.

In recent weeks, those with firsthand experience of this double standard have sounded off in this space. Most were dealing with addiction. Now, here's a story from another mom (who asked to remain anonymous). Her son faces different issues, but similar treatment from the family's insurance carrier.

My son went off to college a perfect, healthy, lively young man with all the possibilities of a grand future in his hands.

Sophomore year, he came home one day speaking of having depression. Being concerned parents, we took him right to a psychiatrist, and he was put on anti-depression medication. The depression worsened, and he told his doctors he had a suicide plan. He was sent alone via ambulance to an acute-care hospital where he stayed for five days, living among dangerous heroin addicts. It was a very scary experience for our family. His doctor informed us that his previous anti-depression

medicine could have actually caused the suicidal thoughts, so he changed the medicine.

We then noticed him acting in strange ways that were very uncharacteristic of him, so we had further testing done, and he was diagnosed as bipolar.

As his mother, I wanted to make sure we sent him to the very best facility where he had the best chance of recovery. There is not an easy mental illness resource, and our health insurance company was of no help.

So I spent hundreds of hours online Googling facilities and making phone calls to ask a litany of questions to evaluate them. It was a painstaking process, and it took me away from my full-time job. We started our search near our home, and then widened it to the country when it became apparent few such facilities existed. In the end, we placed our son in the best facility in the country.

We sent him to a renowned psychiatric hospital specializing in young adult mental illness for two months where he was further diagnosed as schizophrenic, which is a severe mood disorder where you hear voices or see hallucinations and basically lose your personality and withdraw from life.

The invoice for that stay was \$67,000. Insurance covered \$3,000 of that, even though "psychosis" is a condition that meets medical criteria. We are trying to fight them through a mediator, but do not expect to win.

Insurance companies want you to take baby steps regarding mental illness. They wanted us to first try IOP (Intensive Out Patient) which involves sessions three times per week. Then when it fails — and it would have — he would have ended up in acute care again. Then they would have paid for PHP, which is sessions five times a week. When that failed, they would have put him in a state-run psychiatric hospital that didn't specialize in his condition and wasn't grouped by age.

We took a different approach than the insurance company. We knew we had a limited time to halt his worsening condition and give him a possible future. If we followed the insurance timeline, we would still be in outpatient therapy, and he would likely have had many more psychotic episodes, which would have caused him to be placed in a juvenile home, an acute ward, and he would have likely hurt himself or others.

We actually saved the insurance company money, but they don't see it that way at all. It's as though they want you to get to California by bicycle

vs. by plane. In the end, they will have many more members with mental illness costing them more money than if they had just helped to cure them the right way in the first place.

Incredibly, four months later, our son is now in a step-down program, living in a residential community with other residents with mental illness. He works during the day and does community service. He recently applied to transfer to a new college and handled the application process on his own.

He has come such a long way largely because we got him the right help at the right time. He will be coming home in a few weeks, and we hope, resuming college in the fall. We saved our son, despite the insurance company being unwilling to pay for his care.

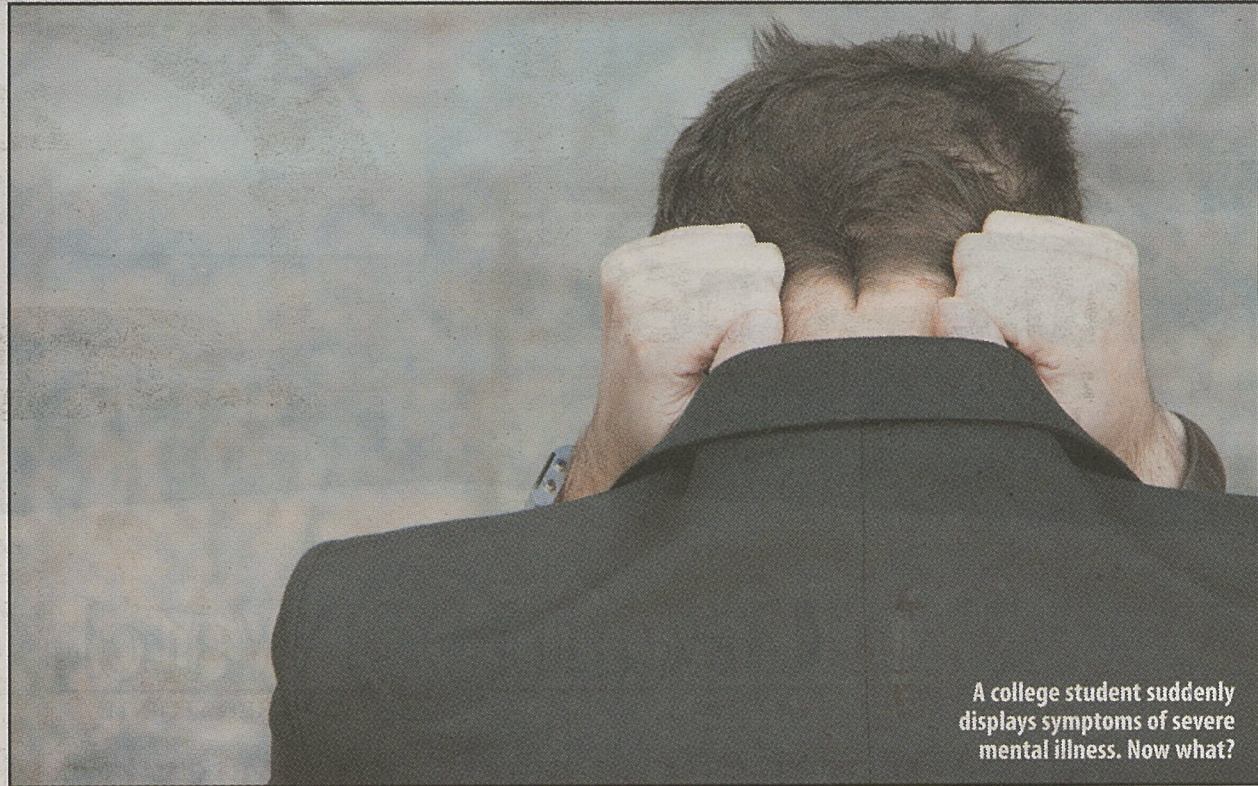
We have spent \$100,000 to date on his care, with much more to spend in the future. We were fortunate to have the funds to help our son, whereas others don't. Did it hurt our family's finances? Of course it did, in a big way. We took the money from our kids' college fund. So our loans will now be larger and be paid over a longer period. We will retire later. But we saved our son, which is priceless.

It's abominable that insurance companies don't treat mental illness like any physical illness.

Someday, I plan to help in the initiative to change that.

Please, keep the stories of your experiences coming. Send me an email. The first step in fighting for change is shedding light on the issues.

John Owens is editor in chief of Anton Community Newspapers. Email: jowens@antonnews.com



A college student suddenly displays symptoms of severe mental illness. Now what?

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