**Support SB10: An Act Concerning Health Insurance and Patient Protection**

**Issue Summary:**

Despite current state and federal laws, Connecticut residents continue to face barriers to accessing mental health and substance use services due to **health insurers’** **ongoing noncompliance with mental health parity laws**. Despite the 2008 Mental Health Parity and Addiction Equity Act (MHPAEA) and Connecticut’s 2019 state parity law, over 15 years later, **Connecticut patients still struggle with access to timely and necessary mental health and substance use care.**

**Data confirms this**: The CT Office of Health Strategy’s 2024 Payment Parity Report found that out of the 7 surveyed insurers, **4 met** **warning signs for noncompliance** **with existing parity laws.** Those 4 were Anthem, Cigna, ConnectiCare, and United Healthcare.

**Experience confirms this**: mental health practitioners face excessive administrative hurdles, improper claim denials, and intrusive insurer interference. These **failures in parity take a toll on patients by reducing their access to care**—causing waitlists, worsening symptoms, unnecessary emergency visits, and preventable deaths.

**Why We Need SB10:**

**SB10** **offers practical, urgently needed parity enforcement tools** that will help improve insurer compliance with current parity laws.

**SB10 would:**

* Shift the **burden of proof** for coverage denials from clinicians to insurers.
* **Prohibit the use of AI** by insurers to generate adverse determinations of care.
* **Empower Connecticut’s Insurance Commissioner,** at their discretion, to levy civil fines for parity noncompliance.
* Create a **“Parity Advancement Account”** to fund public parity education using any fines collected.
* Require insurer self-reports to **reach a higher level of** **transparency.**

**How You Can Help:**

We have waited 15 years. We **need SB10** **NOW** to advance mental health parity enforcement in Connecticut. **Please contact your state legislators and tell them to vote YES on SB10.**

**For more information and support, please contact:**

**The CT State Psychiatric Society – Kelly Torres at kelly.torres@civicamanagement.com**
[**Find your legislators here**](https://www.cga.ct.gov/asp/menu/cgafindleg.asp)**:** [**https://www.cga.ct.gov/asp/menu/cgafindleg.asp**](https://www.cga.ct.gov/asp/menu/cgafindleg.asp)

**How to Contact Your Legislator**

* Identify who your 2 state legislators are: either Google “Find my legislators” or [Click Here](https://www.cga.ct.gov/asp/menu/cgafindleg.asp) or go to this link: <https://www.cga.ct.gov/asp/menu/cgafindleg.asp>
* Once you learn who your State Representative and State Legislator are, then use Google to find their websites – you’ll find ways for constituents to contact them.

**Template for Leaving a Voicemail:**

My name is [*Your Name*] and I reside in [*City/Town*]. I am calling as your constituent to urge you to support **SB10: An Act Concerning Health Insurance and Patient Protection**.

Please vote **YES on SB10** to strengthen mental health parity enforcement. Connecticut families can't wait any longer for fair access to mental health and substance use care. Thank you for your support!

**Template for Writing an Email:**

Dear State [*Representative/Senator*] [*Last Name*],

Thank you for your leadership in [*if you know an issue your legislator has worked on, name it here.*]

I am writing as your constituent, and I reside in [*City/Town*.] I am urging you to support **SB10: An Act Concerning Health Insurance and Patient Protection**.

Despite existing state and federal laws, recent data confirms that insurers are not complying with mental health parity laws. **This harms patients through delays and denials of care.**

**SB10 offers practical solutions** by strengthening enforcement, increasing transparency, and protecting patients from insurer misuse of AI in care decisions.

[*Feel free to add in any of your own examples or comments here.*]

We cannot wait any longer—too many Connecticut families are still struggling to access mental health and substance use services. **Please vote YES on SB10** to improve access to care for Connecticut residents.

Sincerely,

[*Your name*]

[*Contact Info*]