# Dueling benefits

*by the St. Louis Post-Dispatch*

The word "schizophrenia" literally means "split mind." That is, at best, an incomplete description of the disease. But it's a strangely apt summary of how insurance companies cover mental and physical illness.

People with mental illness often face insurance limits and higher co-payments than those who have physical illnesses. For example, health insurance policies don't limit the number a days a heart disease patient can be hospitalized - as long as a doctor deems it medically necessary. But with mental illness, policies may limit coverage to as few as 10 days of inpatient treatment per year.

Even though Missouri has a so-called mental health parity law, it applies only to people whose coverage is overseen by state rules. Most people who have private health insurance in Missouri and the rest of the nation are covered by plans that fall under federal jurisdiction.

Last month, the U.S. House of Representatives passed a broad mental health parity law. The Senate passed a less sweeping version of the same bill last year. If a conference committee can work out a compromise between the two, privately insured people with mental illness finally will get the same coverage as those with physical illness.

Still, reaching compromise on the two bills promises to be tricky. Large insurance companies oppose the House bill, and they have President George W. Bush on their side. They argue that parity would increase their costs significantly, and they raise the specter of people with relatively minor emotional symptoms suddenly being entitled to an unlimited number of therapy sessions.

Some concern might be justified. Despite continuing advances in the field, the diagnostic tests for many mental illnesses generally don't produce the hard numbers that blood tests, bacteria cultures and tissue biopsies do. That can require more interpretation and subjectivity on the part of mental health professionals. Nor is there always absolute agreement in the field on standard of care treatment, such as when to prescribe medications and when to use alternative therapies.

Even so, the experience in Missouri and other states has been that mental health parity laws produce only very small increases in cost, generally less than 1 percent.

"Our health insurance system must treat mental illness like any other disease," Bush said in a 2002 speech to mental health professionals. Now that he has an opportunity to turn that rhetoric into reality, he has an obligation to do so.

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