



NEW YORK STATE SENATOR

Jeffrey D. Klein

Senator Klein, Full Circle Health And Coalition From The Bronx And Westchester Call On Senate Leader To Pass Timothy's Law

JEFFREY D. KLEIN May 4, 2005

Also present at the press conference were Hermes Caraballo and Eva Dech, two New Yorkers who shared their personal stories of their family struggles with mental illness and the toll taken by inadequate insurance coverage of their ailments.

For Hermes Caraballo, finding quality mental healthcare was nearly impossible on his insurance plan, even after suffering a heart attack and being diagnosed with severe clinical depression, anxiety and panic disorder. Many psychiatrists did not accept his insurance plan's coverage and the care was too expensive for him to pay out of pocket. So Hermes did the best he could to deal with his depression. After two years he found Dr. Derek H. Suite, a psychiatrist in the Bronx who after hearing Hermes' story, agreed to see him for free—since Hermes' mental health benefits were so limited. Across the board, most insurance plans only pay for 20 visits a year and co-payments for mental healthcare are as high as 50% of the customary fee to see a doctor. With co-pays this high, once patients reach their visit limits, it is prohibitive for many people to afford much-needed mental health services.

Just a few months ago Hermes, an employee of the Bronx Borough President's Office, suffered a serious stroke and is now on permanent disability leave. Now homebound, getting mental health care is even more of a challenge. Passage of Timothy's Law would mandate mental health coverage on a par with coverage of other physical ailments.

Eva Dech, who works as a Mental Health Systems Advocate at Westchester Independent Living Center, shared her story of dealing with custody relinquishment, a horrifying choice faced by many families who cannot afford mental health treatment needed by their children. Under such circumstances, if a family's insurance does not cover treatment that is medically necessary, some families are forced to relinquish custody of their child in order for the child to be eligible for coverage under Medicaid. This brutal, seemingly medieval, choice causes tremendous stress to families already suffering under the stress of raising a mentally ill child.

Timothy's law was named after Timothy O'Clair, a Schenectady boy who committed suicide in 2001, seven weeks prior to his 13th birthday. His suicide was attributed to severe depression and Oppositional Defiance Disorder, which went under-treated due to his parent's insurance company's decision to limit his mental health care. After exhausting the limited visits and hospitalization allowed by the insurance company, Timothy O'Clair did not have access to the treatment he needed. Current state law allows this discrimination to still exist in every private insurance plan in New York State. Like Timothy, and thousands of others, Hermes Caraballo experienced the same discrimination.

As National Mental Health Awareness Month unfolds, Senator Jeff Klein and Derek H. Suite, M.D. of Full Circle Health will continue working to bring together a large coalition of families, advocates and health care providers to call upon New York State Senate Majority Leader Joe Bruno to bring Timothy's Law to the floor of the Senate and make it law, for the sake of hundreds of thousands of New York families.

The Timothy's Law Coalition

Mental Health Association of New York City

Mental Health Association of Westchester

NAMI Bronx Families & Advocates, Inc.

CSEA Local 401

Access Houses - Pibly Residential Programs, Inc.

Westchester Disabled on the Move, Inc.

Westchester Jewish Community Services

Westchester Independent Living Center
RAIN Transitional Employment Program
Riverdale Mental Health Association
Metropolitan New York Baptist Association
National St. Barnabas Community Centers of Excellence in Women's Health
New York State Young Democrats, Disability Issues Caucus
Full Circle Health
Dorothy Jensen Realty
Health Education Institute of Westchester
Second Chance Ministries of the Bronx
Wounded Healer Fellowship
Center for Urban Community Services, Inc.
New York State Association of Boards of Visitors for the Mentally Disabled
The Full Circle Life Enrichment Center
RR Consulting
U.S. Congressman Eliot Engel
State Senator Jeffrey D. Klein
State Senator Ruben Diaz
Assemblyman Jeffrey Dinowitz
