

**RESOLUTION 35 – 06A**

**Title: Comprehensive Insurance Coverage**

**Introduced by: Thomas L. Haynes, MD, MI Society of Addiction Medicine  
Supported by the MI Psychiatric Society**

**Original Author: Thomas L. Haynes, MD**

**Referred to: Reference Committee B**

**House Action:**

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**Whereas, many insurance policies discriminate against those who suffer from mental illnesses and substance use disorders by employing excessive limitations of coverage, lower annual or lifetime maximum payment and treatment session limits, higher deductibles and higher co-pays, and**

**Whereas, at least 70 percent of all persons who use illegal drugs or are alcoholic are employed, and**

**Whereas, the annual cost to society of mental illness and substance use disorders runs in the billions of dollars, and**

**Whereas, recent research has shown definite evidence for genetic factors as part of the cause of a large variety of mental illnesses and substance abuse disorders for which the victims of these disorders cannot be responsible, and**

**Whereas, the co-occurrence of other psychiatric and medical disorders in individuals with substance abuse disorders is substantial and co morbidity has been found to have a negative impact on the course, treatment outcome, and prognosis of both disorders, and**

**Whereas, recent research has found definite evidence for environmental risk factors for becoming addicted to drugs for which the victims of these disorders cannot be responsible such as the presence in society of easy access to addictive drugs and promotional attitudes among peers and family towards use of drugs for recreational and relief of symptoms such as pain or anxiety and to cope with stresses in society, and**

**Whereas, the outcomes of treatment of substance use disorders compare favorably with the outcomes of treatment of other chronic recurring diseases, such as hypertension, asthma and diabetes, and**

**Whereas, several other states have already passed either limited or comprehensive parity (equal coverage with other diagnoses) legislation, and**

**Whereas, all federal employees enjoy the benefits of full mental illness and substance use disorder parity, and**

**Whereas, shifting the cost of treatment for mental illness and substance use disorders away from government to the private sector will greatly reduce the burden that is currently on state and federal payment systems, and**

**Whereas, the Rand Study in California showed that every dollar spent on the treatment of substance use disorders results in overall savings of at least seven dollars, and**

**Whereas, studies have shown that the increase in cost to the average person who is covered by insurance that will be brought about by full parity will be about \$1.00 per month; therefore be it**

**RESOLVED: That MSMS will bring the full weight of its support to advocate that substance use disorders be included in any final package of parity bills in the state Senate and House of Representatives.**

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**WAYS AND MEANS COMMITTEE FISCAL NOTE: NONE**