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Mental health pact advances in Senate

If it becomes law, health insurance premiums will rise. How much is big question.

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By Michael Gormley
The Associated Press

Albany - The state Senate on Friday advanced a legislative agreement that would require health insurers to cover far more mental health treatment for adults and children.

No one knows how much the proposed "Timothy's Law" would increase health insurance premiums paid by employers and workers, but most advocates and lawmakers expect premiums would rise. The estimated premium increases range from "minimal" to up to 10 percent, said Senate Majority Leader Joseph Bruno.

Mark Amodio, representing the New York State Conference of Blue Cross and Blue Shield Plans, said the companies' analysis shows premiums would likely rise less than 3.5 percent.

"It might not sound like a lot, but it will add to the cost of coverage at a time when many employers are struggling to maintain the current level of coverage," he said.

But Bruno said the cost, which he thinks will be minimal, is well worth it. He also said health care costs overall would decrease with early treatment of mental illness, as opposed to last-resort emergency room care. The measure passed 55-0.

Gov. George Pataki said he will review it when it's sent to him, after the Assembly votes on it.

The Democrat-led Assembly could also return in a special session to approve the bill and send it to Pataki to sign it into law or veto. Or, the Assembly and Senate could adopt the bill in January and send it to the next governor.

Democrat Eliot Spitzer and Republican John Faso are running to succeed Pataki, whose last term ends Dec. 31. Spitzer and Faso said they would both sign Timothy's Law, but want safeguards to protect businesses from being saddled with another cost mandated by Albany.

The bill that has been proposed in some form for 20 years has been pushed by Tom O'Clair, a resident of Farley's district, since his son, Timothy, died. The 12-year-old killed himself in 2001 after his parents had to give up custody of him so he could get public-funded treatment for emotional problems.

The bill would require insurance companies to cover 30 inpatient days of treatment and 20 outpatient days of treatment for mental illness. Companies would be required to fully cover "biologically based mental illnesses" including major depression, obsessive compulsive disorder, anorexia and binge eating.

Timothy's Law would also require coverage for children with attention deficit disorder, disruptive behavior disorders or disorders that include suicidal symptoms.

The state would pay for the premium increase for companies with 50 or fewer employees.

The Senate also confirmed Judge Eugene F. Pigott Jr. of the Buffalo area to join the state's highest court until Dec. 31, 2016. Gov. George Pataki nominated Pigott last month to the Court of Appeals. He will replace Judge George Bundy Smith.

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