The Unnecessary Financial Burden Caused by Mental Illness

By RISA SUGARMAN

It has been just a year since I returned to see my psychiatrist for treatment. I was depressed and needed help. As an out-of-network provider, each month I submit her bill and complete the claim form for my insurance company and then I receive a percentage back. The reimbursement averages about 60 percent per month. The rest is my responsibility, or should I say, my family’s responsibility.

Over the past year, my husband and I have depleted our savings as a result of paying for all of my treatment, and my treatment is still ongoing. This includes therapy three times per week and co-pays for my psychiatrist who manages my medications, as well as co-pays for ECT (electroconvulsive therapy). Add to that the new therapy group I will begin next week and the cost equals thousands upon thousands of dollars.

While I can’t escape a slight feeling of guilt for this, I am clear that my depression is an illness. What upsets me most is that this country still does not treat mental illness as a true illness. I was debilitated for a period of time due to my illness, just as someone can be debilitated from a heart attack.

The problem is I have to fight for my treatment. I have to make constant calls to my insurance company to double-check a monthly claim check and fight for coverage for my new therapy group (which will not be covered at all). Not only is it exhausting, it adds to my stress and suffering.

The big buzzword right now is stigma. There are countless sites on social media telling you to “Stamp Out Stigma,” or the Anti-Stigma or Stigma Fighters groups. While I view this as positive and necessary in order to normalize illnesses that have never been presented as such, there needs to be forward movement in terms of the insurance companies and the government.

My husband and I have a young daughter. While we both work, I had to cut back to part-time hours due to my depression. This affected our monthly ability to pay our regular bills, forget about all of the medical bills. We want to be able to provide for our daughter, now and in the future, but the stress of our finances as it directly relates to my treatment is beyond our ability to appropriately plan. Each month we face medical bills that two 40-somethings with one child should not have to contend with.

That is not to say that we should not take responsibility, as we do so by writing out these large checks each month. What I am saying is that the portion we have to pay in comparison to other medical illnesses is not equal, not even close. If I were being treated for diabetes, most if not all of my treatment and supplies would be covered by insurance.

http://psychcentral.com/blog/archives/2015/03/20/the-unnecessary-financial-burden-caused-by-mental-illness/
It has been necessary for my complete health to receive every bit of treatment I have had thus far. Why should I have to feel apologetic to my family and have to deal with the additional burden, financially and emotionally? Something is not right and something is not fair. Illness is illness. Simple, right? Apparently not.

I am just a regular person who got struck down by a horrible illness. When will our society treat mental illness for what it is — an illness, nothing shameful, nothing that can be taken down by sheer willpower, nothing abnormal? I am sick of fighting for my mental health. I should not have to fight. It should simply be a right.

I will continue on my journey as I recover from a major depressive episode and I will continue to participate in my treatment as I see fit and as is recommended by my trusted physicians. My request is this: Educate yourselves about mental illness and accept that mental health is equally as important as physical health and that their existence is complimentary and necessary. Talk about it and ask questions.

Now I need to complete last month’s claim form for my therapy as we are anxious to receive that 60 percent reimbursement. And so it continues...