

Good evening. My name is Sue Inahara, and I am from Portland. I decided to attend this listening session today to advocate for the inclusion of robust mental health care coverage in the Bridge Plan. My own experiences have taught me that mental health is an integral component of a person's overall health, wellbeing, and satisfaction, which is why it is so important that mental health services are covered by the proposed plan.

I wanted to share a little bit about my own experiences with mental health and health insurance to demonstrate. In 2019, I went through a very difficult period in my life, and I began to see a therapist. I had purchased health insurance through the marketplace, and at the time, my weekly sessions with my therapist were largely covered by my insurance. Although my therapist was wonderful, I continued to struggle profoundly, so much so that my therapist asked me to meet multiple times a week.

When I started meeting my therapist more frequently, however, my insurance company began to question the legitimacy and necessity of the treatment I was receiving. Despite my therapists' repeated assurances, the insurance company wrongly decided that I was "abusing" the system and taking advantage of the healthcare plan that I was on by meeting with my therapist more than I had to. As a result, they drastically reduced my benefits: they said they would only cover one session per month with my therapist, and they even reduced the session time that they were willing to cover to a third of the initial time.

I couldn't afford to meet with my therapist so regularly without insurance, and I was still paying the full premium despite the insurance company reducing my benefit. so I didn't know what to do. In addition to having to go through this extremely difficult period, I was angry and frustrated. It felt as though my insurance company had pulled the rug out from under me at a time when I was truly struggling. Removing the benefit compounded the effects of my worsening my mental and emotional state.

These experiences taught me the critical importance of affordable and accessible mental health services. Everyone deserves quality, affordable coverage that lets them get the treatment and services they need, and a public health insurance program like the bridge plan should recognize that. As the members of this bridge plan task force consider the benefits offered by this plan, I urge you to prioritize integrated behavioral health services so that others do not have to go through what I did. Coverage for mental health services must be included in the Bridge Plan.

Thank you for your time and effort on this important work.