

# Post Traumatic Stress Disorder in Timothy's Law

Include PTSD in Health Insurance Policies  
Support Senate bill 6818 Morahan – Assembly bill 10078 P Rivera

- ❖ PTSD is a psychiatric reaction to a traumatic event; while there are certain demographic profiles indicating higher susceptibility to developing PTSD after a traumatic event, it can happen to anyone.
- ❖ PTSD disproportionately affects certain traumatized populations:
  - Combat veterans
  - Rape survivors
  - Child abuse survivors
  - Also those exposed to natural disaster/terrorist attack are probably also affected but the data isn't complete.
- ❖ A large proportion of the affected populations listed above access mental health care through their private employer-sponsored health plans, which fall under that purview of Timothy's Law.
- ❖ The majority of veterans returning from Afghanistan and Iraq are National Guard members and Reservists. They have only limited eligibility for Veterans Administration (VA) care, and often relies upon community-based providers under their private insurance plans.
- ❖ PTSD is treatable.
  - The American Psychological Association released a report in January 2008 that certain therapies, and drugs were effective in reducing symptoms of PTSD to below diagnostic levels.
  - The Institute of Medicine, in 2007 also reported strong evidence in support of exposure therapy, and promising studies on the efficacy of cognitive processing therapy.
- ❖ PTSD must be treated early to avoid ongoing symptoms and other compounding factors:
  - Comorbidity is high between PTSD and other psychiatric problems; it is also associated with higher rates of alcohol and substance abuse.
  - Untreated PTSD is highly correlated with costly medical conditions. PTSD patients have some of the highest medical service utilization rates.
  - Cost of untreated PTSD is estimated to be in on the order of billions of dollars per year in lost worker productivity and medical service usage.
- ❖ Approximately 25 U.S. states cover posttraumatic stress disorder in their mental health parity laws.