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From: joycelmast@att.net [<mailto:joycelmast@att.net>]

Sent: Sunday, April 25, 2010 4:33 PM

To: EBSA, E-OHPSCA - EBSA

Subject: Comment in support of RIN 1210-AB30

April 25, 2010

I am writing to support the interim final rule under the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (RIN 1210-AB30).

I support the strong rule that would forbid insurance companies from charging higher copayments, deductibles, and other out-of-pocket expenses for mental health treatment than they would for other physical health care.

Mental health problems may stem from physical causes, such as chemical imbalance, genetics, accidents, or causes from society, such as post traumatic stress resulting from physical abuse, sexual abuse, or from participation in wars. These causes are not imaginary and treatment deductibles and co-pays should not be higher than those for "ordinary" illnesses. Many people cannot afford treatment. These individuals, as well as their families, their co-workers (if they can hold a job) and society end up paying much more than they would if they could afford treatment.

Thank you for ensuring that mental health care and physical health care coverage are included in a single deductible.

Sincerely,

Joyce Mast  
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