



November 4th, 2020

The Honorable Governor Lamont
Governor
State of Connecticut
120 Capitol Avenue

Hartford, CT 06106

Dear Governor Lamont

As Chair of the Connecticut Association for Marriage and Family Therapy (CTAMFT), a component of the American Association for Marriage and Family Therapy (AAMFT), I am writing to request your help in working with the state's insurance carriers to waive co-pays, deductibles and cost sharing for telehealth behavioral health service for Connecticut residents.

CTAMFT currently advocates for over 1,000 Marriage and Family Therapists (MFTs) in the state of Connecticut. CTAMFT also works to make sure that patients in Connecticut receive access to the mental health services they need. Many MFTs are actively providing telehealth services at this time.

Tele-health has continued to play a vital role in ensuring that therapists are able to provide services to clients during this declared health emergency and has been shown to be a successful way to provide ongoing uninterrupted mental health services to our most vulnerable populations. Patients have more flexibility in accessing care and increased ability to attend all sessions, elements of successful treatment and positive mental health progress. MFTs and other mental health professionals are working hard to meet the increased need in increasing patients seeking mental health services. Additionally, many therapists have purchased and added practice tools to allow for HIPAA compliant software. This was done to ensure that the concern of returning to an office environment was not dictated by coverage/payment; but rather based on best health practices for therapists and clients alike.

Ongoing access to these services through telehealth means is an absolute necessity in maintaining resident's mental health. As Connecticut enters into the second wave of the pandemic, mental health providers are seeing an increase in more serious mental health disorders, including depression and suicides. It is imperative that specific protections are in place for behavioral/mental health telehealth coverage; as many other telehealth options are continuing to be covered.

With current insurance deadlines ending, patients are facing financial hardships to continue telehealth services including needing to resume co-pays, deductibles and cost-sharing. Insurers are incentivizing patients to obtain services in-person where cost-sharing is not required to receive the same services via telehealth. This is placing the health and safety of therapists and patients at risk, defeating the purpose of telehealth.

Additionally, many therapists are unable to return fully to in-person sessions, either due to their own individual or family risk levels or the ability to safely clean therapy spaces between clients. Those who offer in-person sessions are incredibly limited and often wait-listed, making access to these services incredibly difficult for patients without the ongoing coverage of insurance cost-shares for telehealth. It is imperative that current telehealth coverage be extended to ensure both therapists and patients are able to follow your guidance of making safe decisions; including working remotely and minimizing social exposure to help stop further spread of COVID-19.

Without an executive order in place to ensure equal coverage for telehealth services, particularly mental health telehealth; providers will be facing financial barriers to remain available to provide these services, and clients will not have the accessibility to the services they need. These providers and patients alike will be making difficult decisions that are counter-productive to stopping the spread of the virus based on insurance telehealth coverage restrictions. All this at a time where the mental health needs of Connecticut residents are at an acute state. We cannot afford for these services to be in jeopardy. I respectfully request that you extend current insurance coverage of teletherapy at equal reimbursement. This will allow therapists and patients to make the best decisions based on therapeutic needs and safety rather than financial fear.

As always, I appreciate your help in ensuring the full well-being of our Connecticut residents and efforts at ensuring mental health care remains accessible. Please feel free to contact me with further questions at chair@ctamft.org.

Sincerely,

Rebecca L. Ruitto, LMFT

Rebecca L. Ruitto, LMFT
CTAMFT Chair

Cc: Andrew Mais, Commissioner of the Department of Insurance