



The State's Voice on Mental Illness

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July 28, 2009

Dr. Barry Schwartz  
Vice President of Network Management  
Blue Cross and Blue Shield of Florida  
P.O. Box 1798  
Jacksonville, FL 32231

Dear Dr. Schwartz,

NAMI Florida (the National Alliance on Mental Illness), Florida's Voice on Mental Illness, is writing to protest the new contract Florida Blue Cross Blue Shield (BC/BS) is requiring of mental health care providers. As an advocacy organization representing people with mental illnesses and their families, we believe the prior authorization requirements in the contract will make service delivery more difficult for providers, and cause potentially dangerous delays and disruption in treatment services for patients.

There is already a severe shortage of mental health care providers in Florida, resulting in many people going without needed treatment. Now, we have learned that a great many mental health providers are dropping their Florida BC/BS contracts because of the burdensome and senseless prior authorization requirements. These new requirements will make the search for qualified providers more difficult for Floridians with mental health care needs who are enrolled in BC/BS.

We believe it is specious to claim that requiring prior authorization for routine, mental health care office visits will contain costs. Studies clearly show that disrupting continuity of care has detrimental effects for the patients involved, and delaying their treatment leads to increased health care costs over the long run. More importantly, delays in treatment can mean loss of life and certainly loss of quality of life for these patients.

NAMI Florida is greatly concerned that these requirements will significantly hinder access to care for our members who are enrolled in Florida BC/BS. We fear they will become the innocent victims of disputes between Florida BC/BS and the contracting providers. While the paperwork involved in obtaining prior authorization will create a burden for providers, the people most affected will be those individuals who are in need of treatment — people who are often fragile and vulnerable.

Connecting prior authorization to mental health insurance parity flies in the face of the intent of federal legislation requiring the provision of equal coverage to people with disorders of the brain. While this action by Florida BC/BS appears to be legal, NAMI



Florida questions whether it is cost-efficient and regards these new contractual requirements as discriminatory and verging on unethical.

NAMI Florida intends to monitor difficulties experienced by our membership and record their complaints. We will bring this information to the attention of the appropriate state and federal regulatory agencies and request that corrective action be taken.

In the meantime, we hope that Florida BC/BS will seriously consider rescinding the new prior authorization requirements and carefully monitor the delivery of mental health care to assure that patients are not harmed by these paperwork hurdles.

Sincerely,

Judith Evans, Executive Director  
NAMI Florida

Cc: Scott P. Serota, President Blue Cross and Blue Shield Association  
Commissioner Kevin McCarty, Office of Insurance Regulation  
The Honorable Charlie Crist, Governor  
The Honorable Bill McCollum, Attorney General  
The Honorable Alex Sink, Chief Financial Officer  
The Honorable Charles Bronson, Commissioner