

House Committee on Insurance Testimony in Support of HB 2459 Wednesday, February 5, 2020

Chair Vickrey, Vice Chair Cox, and Members of the Committee:

Kansas Farmers Union strongly supports HB 2459, an act concerning mental health parity. KFU members formalized support for expanded mental health services in our 2020 Policy Statement. While HB 2459 doesn't achieve this objective, we believe this bill will support farmers that find themselves in need of mental health services to get those services without insurance companies stepping in the middle.

About Kansas Farmers Union

Kansas Farmers Union represents our members, who are engaged in diverse farming and ranching pursuits, through cooperation, legislation and education. We believe that family ownership of farmland is the basis for the most viable system of food and fiber production and that maintaining this family farm system will preserve our natural and human resources. Our primary objective is to help family farmers and ranchers add value to the food, fiber and energy they produce. Farmers Union assists producers to retain ownership of their farm products further into the processing channel and enhance market returns on their investment.

Mental Health Parity

The farmer suicide rate has now surpassed that of veterans and is more than 5 times greater than the national average. Common reasons for this issue are economic concerns, the stigma associated with mental illness and social isolation. This rate continues to climb as the business environment for agriculture continues to be poor.

We hope that this bill would help farmers that find themselves in need of mental health services to get those services without insurance companies stepping in the middle. When the services are needed they are needed right now:

- The Houston Study interviewed suicide survivors and asked how long between ideation and the act. Almost ¼ said less than 5 minutes and only about 13% reported a day or more.
- A study from Deisenhammer asked survivors how long between the time they first started thinking about suicide until the act and almost half responded less than 10 minutes.

We would hope that the changes provided in HB 2459 would allow people to seek help before a crisis, but when it is a crisis situation there is not time to mess around with insurance.

We are a large rural state and agriculture is its economic engine. As the agriculture economy has suffered, so have our producers. This is leading to a crisis of mental health in rural areas that is poorly equipped to handle it.

We would respectfully request an amendment to HB 2459 including all short-term insurance and association health plans.

For these reasons, Kansas Farmers Union advocates for mental health parity and strongly supports the passage of HB 2459.

Thank you for the opportunity to submit testimony.

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