

Minutes

P.A. 102-0304

Disability Income Insurance and Parity for Behavioral Health Conditions Task Force

July 18, 2022

2:00 P.M. - 3:00 P.M.

Locations:

WebEx or In-Person Springfield DOI
320 W. Washington, Springfield, Illinois

Call-in Information:

312-535-8110

Code: 24613713735

I. Welcome

Dan Frey, Legislative Director from the Illinois Department of Insurance (DOI) welcomed members to the Disability Income Insurance and Parity for Behavioral Health Conditions Task Force meeting. He then thanked, on behalf of DOI, the members for volunteering their time and expertise for the duration of these meetings. Frey stated he would be facilitating the meetings going forward and went over the following requirements for the meeting.

II. Introductions and Roll Call of Members

- Chairperson Jonathan Carroll – Representative
- Mark DeBofsky - DeBofsky, Sherman, Casciari, and Reynolds PC
- Senate Leader Julie Morrison
- Senate Leader Dave Syverson
- Laura Minzer - Illinois Life & Health Council
- Ronald Vlasaty - Family Guidance Centers, Inc.

Absent

- Representative Leader Dan Brady
- Bianca Anderson
- Steven Flowers

Guests

- Karen Melchert – American Council of Life Insurers
- Adam Flores – Director of Legislative Affairs – Illinois Dept. of Human Rights
- Kate Morthland - Illinois Life & Health Council

III. Minute Meeting Adoption

Frey asked members to review the agenda and minutes which were posted from the past meeting on June 27, 2022 and asked if there were any edits or revisions and for adoption.

- Laura Minzer motioned to accept the minutes.
- Mark DeBrofsky volunteered to second the motion.
- No edits or revisions were suggested.

- The minutes were accepted.

Frey asked member to review the Rules that were drafted by DOI regarding the continuation of meeting remotely and in-person and asked if there were any edits or revisions and for the adoption of the Rules.

- Leader Morrison motioned to accept the rules
- Laura Minzer seconded the motion.
- The Rules were adopted

Chairperson Carroll asked for the floor. He discussed how he had spoken with Laura Minzer and Mark DeBofsky earlier and thought it would be helpful for this process to have DeBofsky take on the role as vice chairperson of the committee. He felt it would be helpful to have someone with more hands-on experience to help guide him through this process. It wasn't on the agenda but asked the committee if they wouldn't mind if DeBofsky would take on the official title of vice chairperson of the committee. Chairperson Carroll stated he would be happy to open-up the discussion that everyone would agree that Mark's credentials would speak for themselves and that he would be a great addition in that role. Laura Minzer stated that she didn't have an issue with it but that it should be understood that Chairperson Carroll would remain in the role as Chair. She injected that she didn't know if there was a formal process in place in the role of the working group to appoint a vice chair and the group should turn the question over to DOI; or if the working group was looking for a motion or if it would be a simple understanding which would be reflected in the minutes of the meeting. Chairperson Carroll stated that it would be helpful to have DeBofsky's perspective. He then asked DeBofsky if he had anything to add. DeBofsky agreed that Chairperson Carroll summarized their discussion accurately and that Representative Carroll would remain as Chair, and he would defer to him on any decisions with respect to the functioning of the task force, but he suggested the possibility of inviting 2 witnesses to start and he thought that was going to help orient their future discussions. Chairperson Carroll asked Dan Frey whether he they could make a motion to nominate Mark DeBofsky. Frey was not sure about the legalities of the question at hand and asked Robert Planthold, Legal Counsel for DOI, if he had any understanding of the terms or if they go forward with an understanding. Planthold stated he would investigate. Chairperson Carroll stated he was going to give DeBofsky the unofficial title and if the group wanted to vote on it, it should be fine. Frey injected that they have an understanding that that was Chairperson Carroll's intentions. DOI would investigate what is required legally, and if it is required, it could be added as an item at the next meeting. Chairperson Carroll welcomed DeBosky and stated they would figure it out. Chairperson Carroll then offered the floor to Laura Minzer. Minzer wanted to weigh in and suggest they continue with at least monthly meetings particularly since the group needed to have the recommendation report and finalized before December 31, 2022. If the group needed to meet more frequently towards the end of finalizing the report, she would be fine with that but that would be her suggestion and they could open a conversation on that also. Chairperson Carroll suggested they schedule the next meeting on August 15th and to put that date tentatively down. Senator Morrison suggested they choose more dates since they had their calendars available. Chairperson Carroll agreed and suggested September 12, October 17, and November 14. Dan Frey stated they might want to increase the cadence of the meetings closer to the December 31st deadline. Chairperson Carroll then suggested November 28th and perhaps the 12th. Frey stated he would get those dates posted. Chairperson Carroll told the group that at the next meeting, DeBofsky issued the names of a few people to invite at the next meeting to speak so they would

be able to give the group more information. Minzer asked for clarification that the folks DeBofsky had previously suggested were from Vermont. DeBofsky confirmed. One speaker's name was Phil Taylor who was a long-time employee of the Vermont Department of Insurance and is now retired. The other person he suggested was Susan Fandel who is an attorney in Massachusetts. She has been involved with mental health issues and was involved with the school that was instituted and has given testimony in Massachusetts. Further from an insurance side, it would be helpful to have somebody in the future speaker who would have actuarial knowledge about rate setting and how this impacts rate setting and the impact on cost. Minzer suggested they bring books to the table and circle back internally to identify those. It might not occur at the next meeting but that would be her suggestion to figure out who those individuals would be. Chairperson Carroll agreed.

Next Steps

Chairperson Carroll stated the next steps would be to have people come and testify at the next meeting and they could try to get recommendations written out and start proposing them in October and finalizing the report in November. Ron Vlasaty then asked to speak. He stated he represents the behavioral health care field. He is an actual behavioral health care provider. He also chairs the DHS Substance Abuse Recovery Advisory Council. He stated as they go through council meetings and they discussed State plans and legislation, they identified people who had been through the process on the substance abuse side and have suffered from an addiction. They were able to gather information from their experience with treatment. He thought at some point in time, the group should entertain having conversations with individuals who have benefited or not benefitted from certain plans that are in place and if they can share their experiences with the group. He asked if that was something the group could consider or be interested in hearing about. Chairperson Carroll stated he thought it would be a great idea and if Vlasaty could email him with information with the names of 5 people who would be willing to discuss with the group. Vlasaty stated that most of the patients he served are State funded Medicaid patients. His organization sees very little commercial insurance or disability insurance type individuals but could look for something like that, but he thought if anybody else had resources, that would be something of value just to hear some of the experiences. DeBofsky volunteered along those lines and that he would be able to identify the process with private disability insurance and have had to be address the issue of the exclusion somehow around it for people who lost their benefits based on the limitation. Vlasaty agreed and stated that anything the group does doesn't have an impact until they hear from real people who are affected by this immediately and it is important to hear a voice from that side. Chairperson Carroll thought the idea was great and asked Vlasaty to email him and he would get the list to Dan Frey and the group could start inviting those people from the list who are affected. Vlasaty agreed. Chairperson Carroll asked the group if they knew of people who want to speak to them, to inform him and they could be invited to speak.

Adjournment

The meeting adjourned at 2:20 pm