

President Friedson, Vice President Stewart, and members of the County Council - My name is Stephanie Joseph and I have lived in Germantown for 26 years.

The Access to Behavioral Health Services recommended expenditure as a percentage of the FY25 Behavioral Health and Crisis Services budget is slightly less as compared to the FY24 budget. I am asking the County Council to support more mental health funding.

As you know, Montgomery County's Department of HHS 2023 Community Health Needs Assessment identified mental health and specifically access to behavioral health services as the most critical issue facing our County. Surveyed Community Members reported a lack of mental health providers in the County as well as challenges navigating the health care system.

I am one of the 20% of U.S. adults living with a mental illness who experienced childhood trauma and has had multiple suicide attempts, and I know firsthand how challenging it is to access needed mental health care within a large healthcare system.

In 2021, after I self-referred to my out-of-network psychologist for medically necessary mental health care treatment, my insurance carrier denied coverage and the only explanation they gave was that I had to see a network provider. I would have had to pay \$200 an hour for therapy, which I could not afford.

My therapist had recommended that I receive an evidence-based trauma treatment for PTSD called Prolonged Exposure. She has specialized training and expertise in PTSD which made her ideally qualified to meet my needs. This care is not available within my insurance network.

My carrier does not allow bi-weekly session frequency like my therapist. Good therapists see their patients consistently, usually at the same time every week. Their model does not permit predictable standing weekly appointments. It is not unheard of to wait 4 weeks between appointments due to a lack of providers.

A stable therapeutic alliance between patient and clinician, in combination with evidence-based therapies, is a formula for success. It was critical for me to work with a professional who could meet consistently and has extensive experience treating patients with PTSD.

I remain steadfast that it was irrational and highly detrimental to my mental stability to demand I abruptly terminate my established therapeutic relationship. We had a strong bond and I trusted her implicitly and completely. Not every therapist is a good fit for every client; therapists are not interchangeable like brands of peanut butter. It is critical I work with a professional who meets consistently and has experience treating patients like me. My insurance company did not consider my individual needs and what was best for my care when they denied my request.

It is unlikely I can recover quickly from lifelong illnesses. But with ongoing therapy, my problems are likely to come under control. I would have received an inappropriate and lower level of care than indicated. Had I seen a network provider given their constraints, my mental health would have declined leaving me at elevated risk of suffering and potential death by suicide. Obviously, this is not what I desired, or I would not have tried so hard to get the services I sought and deserved.

I had to sue to get the services I sought and deserved. I appeared before an Administrative Law Judge without representation and was awarded a favorable decision. My therapist has a third-party agreement with my carrier, and I have continued to see her to this day. I am fortunate to be in recovery.

Everyone is worthy of getting proper treatment. I hope you can support more funding for mental health services so people seeking help in the County will not have to fight for essential care like I did.

Thank you.

Sincerely,

Stephanie L. Joseph
Germantown, MD