

# A victory for hope: Two area women fight for expanded coverage of mental disorders

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Once a month on a Monday night, Dr. Sally Spencer-Thomas and a handful of friends share their memories of Sally's brother, Carson, a talented, charismatic 34-year-old who took his own life in 2004.

They do so by conference call, from various states — for they are all board members of the Carson J Spencer Foundation, which was formed after his death.

Nowadays, conversations are about the progress of the foundation, a growing nonprofit that promotes mental health awareness. But in the months that followed Spencer's death, the conversations were about immense loss.

"I couldn't believe he did it. We loved him so much; we were a really close family," Spencer-Thomas said this week. "I was really mad at him, mad at the mental health system, mad that people were not listening to me when I was screaming that we needed to get him help."

Spencer-Thomas, who lives in Conifer and serves as director of leadership development at Regis University in Denver, is one of two area women who worked to support legislation signed in May by Gov. Bill Ritter that requires insurance companies to cover more mental health disorders.

The second, Evergreen resident Jeanne Rohner, was heavily involved in promoting the bill, Spencer-Thomas said.

The passage of Senate Bill 36 expanded mental health insurance coverage to include nine additional disorders: post-traumatic stress disorder; drug and alcohol disorders; anorexia nervosa and bulimia nervosa; social phobia; panic disorder; general anxiety disorder; agoraphobia; and dysthymia and cyclothymia (both depressive disorders).

The bill affects any entity regulated by the Colorado Insurance Commission, which includes government agencies and private companies in the state. Also covered are children whose parents do not have insurance but make too much money to receive Medicaid.

"It's a huge thing for us and the whole mental health community," said Rohner, president and CEO of Mental Health America of Colorado.

"I have been to a few (bill) signings, but this one — it was a major celebration. There were probably 100 people in the rotunda of the Capitol, a huge splash," Rohner said.

The legislation was a long time coming, Rohner said.

In 1997, a bill was passed requiring equal status for six biological-based mental illnesses. But it took 10 more years to expand on that despite repeated attempts, she said.

As of Jan. 1, 2008, health insurance companies that offer insurance to businesses with more than 50 employees must offer policies that cover the additional illnesses. But a lot of workers still aren't covered.

"Our next big hurdle is to get this implemented to users of all insurance — it makes good business sense to cover mental health and substance abuse issues," Rohner said. "There are so many people in the workplace that have these issues — it comes into play in absenteeism and loss of productivity."

The new law ensures that people with mental illnesses will not be treated differently than those with a heart condition, as far as co-pays and number of visits, Rohner explained.

Coverage for substance abuse is an important piece of the bill, Rohner believes. Addictions can be very progressive, affecting families and jobs, she said.

The mission of her nonprofit organization is to lead in the promotion of mental health, to transform systems of health care and expand access to services.

Rohner herself is no stranger to the topic. Years ago, she and her husband adopted a 2-year-old child that had severe mental health problems.

"We literally paid thousands and thousands out of pocket to get him the treatment he needed," Rohner said. "Luckily, we could, but many people are not that lucky."

Rohner gets calls at her agency frequently from people frightened that their children do not have the necessary insurance coverage during life-threatening situations or the necessary information or support.

Spencer-Thomas knows that feeling well.

By the time her only sibling, Carson, who had bipolar disorder, died in 2004, he was the father of a 2-year-old daughter and had become highly successful in the insurance business.

He was passionate about developing new ways for employers and health care providers to offer coverage for uninsured workers, and he formed a company to that end during the last year of his life.

But he could not save himself. When he began making erratic decisions in 2004 — severing ties with friends and family and spending wildly — a million-dollar loft, an \$80,000 car, laptops for friends — his parents and sister knew something was terribly wrong. They went on round-the-clock watch and sought help any way they could find it, but it wasn't enough.

Senate Bill 36 may be a small step, but it is one more step, Spencer-Thomas believes, toward demystifying mental illness. And so is scientific research that is uncovering biological connections and other components to mental health.

"It sends a message," Spencer-Thomas said of the bill. "I feel like mental health and suicide is where cancer was 50 years ago — people didn't understand it. People are (beginning to) say, 'Oh, OK, it's a human condition. It's not something evil or criminal.'"

It is one more piece of hope for her — along with time spent, one night each month with friends, reminiscing about the moments when Carson made her laugh.