

On many people's minds this month has been the state of the economy and the aftermath that will likely affect us for years to come. We've watched for weeks as Democrats and Republicans tried to come to a palatable agreement over the Bailout bill, arguing to pare it down to a more acceptable amount than the nearly trillion dollars being asked for a Wallstreet rescue. What few people notice are the smaller bills attached to the bailout bill that Americans and government would like to see passed. Commonly, one party will attach a bill to a larger one, knowing that should the larger bill be passed, the smaller one will be approved along with it. Attached to the bailout is a mental health bill that calls for parity of coverage for mental and physical ailments aimed at helping millions of Americans struggling with mental illness.

The mental health bill will not require employers to carry insurance coverage for mental health or substance abuse, but for those that do offer coverage, it will require equivalent insurance provisions for mental health and medical treatment. As it stands now, many insurance plans commonly require patients to pay higher co-payments and deductibles while also limiting the amount of coverage for mental health services. For example, before now, a person could seek medical treatment from a medical provider as often as they needed, but could seek treatment for a mental health issue such as depression only twenty-three to twenty-six times per calendar year. This bill requires equality in coverage, deductibles, co-payments and other expenses that the patient would otherwise be liable to pay for more than 133 million people while on average only increasing premiums two-tenths of one percent. It allows people to seek treatment for disorders such as autism, ADHD, depression, anxiety, substance abuse, and eating disorders which previously would have been limited.

Some argue that smaller bills like this one should not be allowed to attach to larger, passable bills. Whether you agree or not, the bi-partisan attention to this topic shows that people and lawmakers are recognizing the importance of mental health for all people. New Mexico Republican Senator Peter Domenici has a daughter with schizophrenia. When he and his wife began attending support groups, they came to understand the magnitude of the tragedy facing moms and dads across America who are unable to seek services for their children due to a lack of coverage, or have gone bankrupt trying. Some of these parents report visiting their children in jails instead of hospitals partially due to the insurance sector's systemic failure to provide coverage for appropriate services. Republican Representative and child psychologist Tim Murphy has worked extensively on the bill over the past 10 years, along with others like Democrat Senator Edward Kennedy and Republican Mike Enzi, stated that employers who offer mental health insurance coverage will actually benefit financially in the long-term. Research supports this and finds that treatment for depression and substance abuse greatly improves employee productivity and decreases sick days, potentially saving larger companies literally millions of dollars.

The stigma of mental health has prevented numerous people from seeking services, including vets returning from war. Many are optimistic that this new legislation, intended to wipeout insurance restrictions which by themselves deem

mental health not important enough to offer people help and hope, will also reduce the stigma that affects so many people that we know and love. Four out of five people are affected by a mental disorder at any given time. Depression affects more than 19 million Americans each year. 40 million are affected by anxiety disorders. Every 42 seconds, someone attempts to take their own life. Everyday 80 people do take their own lives; that's 30,000 people a year. Knowing the signs and symptoms can be the first step people take in stopping mental health stigma. Here are some warning signs to look for in people you care about: hopelessness, expressing a sense of worthlessness, talking about death or suicide, or talking about specific plans to attempt suicide, loss of interest in usual activities and sources of pleasure, more alcohol or drug consumption than normal, mood swings or suddenly appearing much happier or worse for no apparent reason.

It's important to remember that these and other, different symptoms are seen in teens and children. If you see these signs in someone you know, ask them how they feel. Be supportive by offering understanding and encouragement. Don't diminish their feelings, but do point out the reality of the situation and offer them hope. Invite them out for activities or just to take a walk. Ask them if they ever think about suicide, if they are considering it, or if they have a plan. If you believe they are a risk, consider it an emergency, encourage them to see their medical doctor or a mental health professional, and don't leave them alone. Some people feel overwhelmed at the thought of seeking help. Offer to go with them. Effective prevention involves counseling, social support, and sometimes medication. With counseling and medication, more than 80 percent of people improve when they receive appropriate treatment.