

PTSD: A Deadly Number Game

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### Abstract

PTSD (Post Traumatic Stress Disorder) is a widely known issue, that affects both military members and civilians alike. This disorder can lead to other conditions such as anxiety disorder and manic depression disorder. Many studies suggest that up to 60% of people diagnosed with PTSD will attempt suicide or have suicidal thoughts. Many people who are diagnosed with PTSD either do not have access to mental health care or cannot afford it. Health insurance companies should have to provide the same level of mental health care as they do physical health care to those diagnosed with PTSD as this disorder can lead to other conditions including Major depression disorder and a suicidal thoughts and actions.

### **PTSD: Not just a military plague**

According to VA.gov, some 7-8% of the population will develop PTSD in their lifetimes. (Veterans Affairs, 2019). Nearly 8 million adults are living with PTSD at any given time. Men have a higher likelihood of experiencing trauma than women, but women are more prone to developing PTSD, or maybe women are more likely to report it after all these numbers can only go off of those reported, not those suffering in silence. PTSD can affect anyone who has suffered trauma, while men are more likely to develop PTSD from combat, men and women outside the military can also develop PTSD from things like traumatic accidents, losing a child, assault, abuse etcetera. All of this adds up to a large number of people in need of mental health care who are not getting it.

### **Suicide is a risk factor.**

Those suffering from Post-Traumatic Stress Disorder are likely to develop other issues. Mathew Tull PHD (2020) states “approximately 27% of people who had a diagnosis of PTSD have attempted suicide.....24% of military personnel diagnosed with PTSD have reported

suicidal thoughts this past year”. The numbers only get worse from there. Trauma can come from anywhere, but here are some of the basics: in the past 3 months 46% of adolescent girls who have been sexually abused have admitted to having suicidal thoughts. Twenty-two percent of rape victims, 23% of physical abuse survivors all will attempt suicide. But those statistics start to climb when a person experiences trauma more than once in their lives. Forty-two percent of people who have survived multiple instances of sexual abuse and 72.5% of those who survived multiple instances of physical abuse will attempt suicide. (Tull, 2020) Why are they not getting the help they need? Because it is simply too expensive, and insurance does not cover it.

In some studies, up to 50% of people diagnosed with PTSD also met the criteria for a diagnosis of Major Depressive Disorders (Tull, 2020). Major Depressive Disorder is commonly treated with SNRI's or anti-depressants, and therapy. Anti-depressants and mood stabilizing pills can be prescribed by any primary care doctor. There is a problem with this though as most primary care doctors are trained to spot the major red flags of depression they are not therapists. Primary care providers are there for physical well-being, not your mental health. These prescriptions also come with a wide variety of side effects, most of them include new or worsening suicidal thoughts in that list. So why are so many people taking them? Because prescription pills are easier to get than therapy. An office visit with a therapist has been reported to be up to 5 times more likely to be out of network, and so more expensive, than a visit with your primary care doctor. Many American's simply cannot afford to see to their mental health and wellbeing for this reason.

Over 900 Health insurance companies in the United States and most people cannot afford Mental health care. It is far easier to walk into a primary care office, which is usually covered completely by basic health insurance, and ask for a prescription for anti-depressants than it is to

get to a therapist to work on the underlying cause of one's mental health issues. Why is this? Prior to the Mental Health Parity and Addiction Equity Act, which required all large group plans to support mental health care on the same footing as physical health, there was no mandate for mental health care. The Affordable Care Act of 2010 took this a bit further and required all small group and individual health plans to cover mental health as well. So why then, is mental health still unaffordable? Because "Insurance companies can still interpret mental health claims more stringently than those for physical illness.....Insurance companies can easily circumvent mental health parity mandates by imposing restrictive standards of medical necessity" (Meiram Bendat). Bendat was a lawyer leading a class-action lawsuit against a mental health subsidiary of United HealthCare. Due to the overwhelming restrictions health insurance companies are putting on mental health claims it is extremely easy for them to circumvent both mental health mandates and restrict the coverage of mental health. This is what leads people suffering with PTSD settle for prescription medications that may help or may make symptoms worse. They simply can't afford \$200-\$300 a week for a therapist.

If insurance companies did not get to decide who deserved coverage and who did not, if mental health care was covered like a primary care physician (free to very low cost) what would happen to the suicide rates of those suffering PTSD? If Trauma survivors got the care they needed, suicide rates would plummet. In the U.S. an average 129 people a day die due to suicide. It is time to make a change. Mental health care should be free or easily affordable to everyone, especially those diagnosed with PTSD and Major Depressive Disorder, as the chances for suicide in trauma survivors is alarming and raising every day. With so many Americans suffering with PTSD and dying of suicide, every health insurance company should be forced to provide the same level of mental health care coverage as they do primary care coverage.

## References

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