



TODD KAMINSKY  
Assemblyman 20<sup>th</sup> District  
Nassau County

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Consumer Affairs & Protection  
Environmental Conservation  
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July 16, 2015

Anthony J. Albanese  
Acting Superintendent  
New York State Department of Financial Services  
One State Street  
New York, NY 10004

Dear Superintendent Albanese:

I am writing to express my concern for the quality of mental health care received by many children, adolescents and their families in New York State. I have received numerous letters from constituents regarding their lack of access to behavioral health care. As you may know, Medicaid pays for many of the mental health services received by children, adolescents and their families. However, many middle class families do not qualify for Medicaid and without adequate coverage, are not receiving the mental health care they require. Therefore, it is imperative that you conduct a study to assess the scope of this pressing problem. I fear you will find that commercial insurance companies do not have adequate networks of care to allow children, adolescents, and their families to receive effective mental health services.

Also, as you may know, many commercial insurers pay substandard reimbursement rates compared to Medicaid. Because of the substandard rates, many community organizations end contracts with them as well as private providers. This is simply unacceptable. I ask that you perform an investigation of network adequacy and reimbursement rates for behavioral health care in the commercial insurance industry.

Thank you in advance for considering this request.

Sincerely,

Todd Kaminsky  
Member of Assembly