

themelchers

From: Jasmine Haman [jasminehaman@yahoo.com]
Sent: Friday, January 30, 2015 7:21 PM
To: themelchers@mt.net
Subject: HB 318...please pass this bill!

[Sent from Yahoo Mail for iPhone](#)

Hello,

My name is Jasmine Williams and I want to introduce you to my son, Ryder. He is a beautiful two year old boy who has a personality that will make anyone smile. He loves books and dinosaurs and playing with his kitchen and pretend food. He is smart and kind and yes, he has an attitude of a typical two year old! Ryder was born with Down Syndrome on December 21, 2012. His diagnosis was a complete surprise and shock to us. As first time parents, we didn't know what to expect. We learned fast the importance of early intervention programs such as speech therapy, physical therapy, and occupational therapy. What we didn't learn fast was how expensive each appointment was the financial burden that we would be facing.

Having good insurance is important, but more importantly is having the appropriate benefits to provide for your children, no matter what their diagnosis is. When my son was born, I was faced with having to choose between taking my son to the doctor when he was sick and therapy because I couldn't afford to do both. I made it my goal to finish my bachelors degree and get a job with better health insurance. I graduated May 2014 and moved to Helena.

I am currently an employee for the state of Montana and my health insurance covers a total of 30 therapy sessions per calendar year, with prior approval. HB 318 would be extremely beneficial to my family. My son currently sees a speech therapist once a week, physical therapist and occupational therapist every other week, which is 74 more sessions a year than allowed by our insurance. These therapies are extremely vital to his development. I can't even begin to tell you how stressful it is on a family to have to beg their insurance company to understand the "need" for these therapies. We shouldn't have to convince our insurance companies that our children with Down syndrome need these therapies for proper development. Not only is it stressful to have to deal with the insurance companies on approving therapy appointments but the burden of the expense of these therapies is even more stressful. Parents should not have to choose between their child's development and paying their bills. It is important that people realize how imperative these therapies are to our children with low muscle tone and mental and developmental delays.

Children and young adults with Down syndrome need additional care. And additional care means additional expenses. Congenital heart disease is very common in people with Down syndrome. These therapies are an integral part of strengthening these muscles as well as teaching parents/caregivers how to properly manage and not cause undue stress on these muscles.

Early intervention programs are available to children with special needs. Family Outreach is the organization in Helena, Montana that provides the early intervention program. Through this program

we receive additional support in paying for Ryder's therapy appointments. However, when my son turns three, we no longer will receive help with the expense of his therapies. We will have to rely on the public education system to provide therapy for my son when our insurance refuses approval for additional sessions and when we cannot afford to pay for additional therapy sessions. Currently, the education system's therapists are over loaded with children needing therapy that many children don't receive the necessary therapy, attention, or time required for proper development. I don't want that and refuse to let that happen to my son.

Please pass HB 318. So many families are in desperate need of the additional benefits they will receive from their health insurance companies. Having a child with a physical and mental developmental disability is extremely stressful and any help we can get would make all the difference in the world. We are not asking for much but for people to realize that individuals with Down syndrome are people too, they just need a little more assistance in their development than others, and their parents need a little more assistance in providing the best opportunities for their children. I work with my son every day to ensure he is getting the attention and therapy lessons at home and I will continue to aid in his developmental progress but I need the continued help and training that comes from his therapists.

Thank you for taking the time to read this and consider our need for this bill to pass.

Jasmine Williams

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