

Hello,

My name is Emmy Conroy and I am the mother of three kids. My oldest is almost nine and my twins just turned 7. One of the twins, the boy, was not hitting the age appropriate milestones and we started to worry.

June 2004 we took our son to Children's Hospital for an evaluation because we knew something was not right with him. The doctors came back with a diagnosis of Autism.

We didn't know what to do. When you go to the hospital to have a baby, you're shown how to care for your newborn and handed some books to read. Leaving Children's Hospital, we were given just two sheets of paper. The first sheet was the diagnosis and the second sheet was a recommended list of therapists. Beyond those two pieces of paper – we had no idea what to do next or what the future would hold for our son.

I had made friends with another mother of an autistic child through a preschool program. She pointed me to two organizations. One was Childfind and the other the Autism Society of Colorado. With their help we assembled a list of "Things to Do for Tim".

We immediately started home based Applied Behavior Analysis therapy. That gave us both hope and results. We started seeing improvements, and over the years we've continued to see great progress in our son.

My husband filed the first therapy bills with his Insurance Carrier, and months later they were denied. Then he appealed and they were denied. We sent in letters from our pediatrician in addition to the Autism specialist at various institutions. We thought we had no other option but to pay for this ourselves. Even though our bills were around \$3000 a month, we were seeing so much progress we refused to stop therapy. He was no longer hurting himself.

With a life to try and provide for the other children, and believing we had the final judgment of denial from United Healthcare, we stop sending them the bills.

Payments for the three years of therapy we figure is gone. We'll never get that money back. Easily over \$120,000. Our second mortgage of \$85,000 is full; we cannot borrow any more against that. The Savings Account is gone. The buffers we had to protect ourselves in the event of a layoff are also gone.

I hope you can sense my frustration. My husband has anger – anger at receiving Doctor's orders for medically necessary therapy and not being covered. United Healthcare denying our first bills and putting us in financial ruin.

Our son, Timothy, who left Children's with a diagnosis of Moderate to Severe Autism, is now in first grade at school. The same Public school where his brother and sister goes. He sits and learns with 15 other "typical" children; he thrives in an environment of inclusion. We know the ABA therapy has made that happen for our son. Our son had severe anxiety and social emotional self ingerouse behaviors. And ABA has given us something we never thought we'd have and that's hope for our son. Hope for a life after his Father and I are gone.

You all are our elected officials. We are looking to you to represent us, the taxpaying, hardworking, law abiding citizens who pay for insurance for their family but do not get the coverage that is due.