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The New

VOLUME CXLII

TWO SECTIONS - 26 PAGES

NEWTOWN, CONNECTICUT,

Community Foundation Constricting 2020 Benefit Disbursements

BY JOHN VOKET

Unprecedented requests for assistance this year covering immediate mental health intervention expenses are forcing the Newtown-Sandy Hook Community Foundation to adjust how it will disburse benefits in 2020.

Foundation Director Lucie Connell, MPA, and Distribution Committee member Bob Schmidt — also a licensed mental health counselor — met with *The Newtown Bee* recently to review information shared with Sandy Hook Elementary School community members and responders in memos distributed earlier in November.

The pair explained that adjustments in certain Sandy Hook School Support Fund benefits were inevitable considering 2019 disbursements from the fund to date have exceeded those in any full year since the foundation was formed following the shooting on December 14, 2012.

"With exposure to trauma, those affected can feel better for some time, but triggers can reset [the related anxiety]," Mr Schmidt said. "For various reasons, this year's demand for assistance through the fund kept growing."

According to the foundation representatives, as of October 31 of this year, the fund has provided \$404,983.

"That's the highest amount ever," Mr Schmidt said, "and we anticipate a spike in requests in mid-December," which is

around the date of the incident that took the lives of 20 SHES students and six educators in 2012.

The next highest disbursements from the support fund occurred in 2016, when benefits totaled \$400,119, Mr Schmidt said.

"We're still in uncharted territory," he said, in regard to how communities and victims affected by trauma-related incidents like 12/14 require and consume support assistance. "We can just look where the money is going and try to help as many people as possible."

Ms Connell said since 2013, there have been numerous individuals and families who have approached the foundation for assistance covering uninsured mental health interventions and therapies, including secondary health and wellness and social emotional service assistance, which will be adjusted or discontinued in 2020.

"We have been seeing newcomers every year," she said.

Newcomers And Former Beneficiaries

"While some have been unaware of the underwriting services we can provide, others who were affected by the trauma have either tried to hold off getting the help they need or received services previously and are coming back," Ms Connell said of those utilizing the foundation services this year.

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NUSAR In Training

Newtown Underwater Search and Rescue (NUSAR) diver Joe Mack, left, and James Hanrahan during a training exercise as civilian volunteers practiced search techniques used to find

see page A9 of this issue.

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Community Foundation Constricting 2020 Benefit Disbursements

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"There were some who initially thought they were okay, but the PTSD (post-traumatic stress disorder) finally took its toll. In a lot of cases like that, the immediate need for services is costly — these individuals tend to need a lot of help," she added. "And if you do nothing, it just gets worse. You don't begin [mitigating] PTSD without mental health services."

Mr Schmidt said a number of the students who were at the school on 12/14 have reached a "new development stage," where some need to go back to their memories of the day and re-examine it from a more mature and informed viewpoint.

"Others are triggered [by the recollections] and really spiral, which requires immediate and intense mental health services," he said.

As a result of the historic spike in requests for immediate and more costly assistance, Ms Connell said the foundation leadership decided to eliminate funding various secondary health and wellness services, along with social emotional enrichment.

Among activities that will no longer be funded in 2020 are things like yoga, therapeutic massage, gym and other exercise class expenses, and assistance for youths participating on various sports teams or other similar group activities.

"We have worked to fund services through 2025," Ms Connell said. "It's our board's goal to try and provide as many services as possible. There is just not enough in the budget to continue covering the wellness [expenses] versus the more [emergent] therapy."

Documentation provided to fund participants and *The Newtown Bee* states that SHS students who were enrolled in the school on 12/14/12; staff who were employed at SHS on 12/14/12 or substituting in the building on that day; and emergency responders who were called to either crime scene in an official capacity or who were performing duties related to the tragedy on 12/14 or 12/15 are still eligible for certain financial assistance.

Assistance for those individuals includes out-of-pocket mental health expenses, whether or not they are covered by insurance, that are utilized specifically due to the tragedy on 12/14/12. This may include services provided by a licensed mental health professional such as cognitive therapy, expressive therapies (art, music, play), EMDR, EFT/Tapping, equine assisted psychotherapy, Brainspotting, Neurofeedback, and prescriptions. Starting in 2020, that assistance is subject to an Individual Cap of \$1,500 per calendar year.

Members of that group with extenuating circumstances and/or financial hardships who still need assistance would be consid-

ered for additional support through a review process, Ms Connell said.

SHS student parents and immediate family members, immediate family members of staff who were employed at SHS on 12/14/12 or substituting in the building on that day, and immediate family members of emergency responders who were called to either crime scene in an official capacity or who were performing duties related to the tragedy on 12/14 or 12/15 will be subject to a "family cap" of \$1,500 per year effective January 1, 2020.

Due to budgetary constraints, extenuating financial circumstances for this group are no longer eligible for review. However, Ms Connell said all students enrolled at SHS on 12/14 are likely eligible for benefits from the Office of Victim Services (OVS) that can be accessed if limits are reached.

The state OVS can be reached at 888-286-7347.

Eligibility And Documentation

The fund will only consider bills for services within the past three months at time of submission.

Preexisting conditions are not covered, and insurance must be the first method of payment for any services, as applicable.

The fund has limits on the amount per session that it will reimburse for providers (\$150 / \$175 / \$200) depending on credentials.

Anyone seeking assistance from the fund must provide itemized bills and/or Explanation of Benefits (EOB) that have their name, dates of service(s), the amount owed or paid, proof of payment, the providers' name and billing address. Photocopies of checks will not be accepted.

The fund is the final payor after utilization of insurance and therefore must receive verification of what is or is not being covered by insurance. Even if a provider does not take insurance, you may have out-of-network benefits that we need to be able to determine before making payments.

Those affected are encouraged to contact the foundation for assistance submitting to your insurance for out-of-network benefits. As a mental health professional himself, Mr Schmidt is empathetic to families and individuals who are frustrated by this process.

"I've spent a lot of time counseling providers on how to file for insurance reimbursements," he said. "For a lot of those providers, the process just takes too much time with all the paperwork and following up on denials. And for a number of these [patients or clients] there is an issue of fulfilling high deductible requirements. It's very frustrating."

Ms Connell said many of the front line providers are out-of-network for those

making initial benefit claims and that she is often engaged working with providers so they can get some reimbursement for their services.

"Insurance companies are not helpful, and in some cases are using loopholes to not pay for treatments," Mr Schmidt said. "It's their big secret — by delaying payments, unfortunately, many [insureds] will just give up. Some families try to shoulder the full expense themselves, but we know they need help."

For example, Mr Schmidt said neurofeedback, which is very effective for many trauma survivors, is approved for a number of conditions, but not for treating trauma or PTSD.

If there is any consolation, Mr Schmidt said he knows that a lot of therapies to help offset PTSD symptoms and flare-ups can be learned in a few sessions with appropriate professionals and then practiced at home.

"There are a number of independent exercises that can help keep yourself grounded," he said. "The fund is there to help facilitate self help, too."

To continue responding to new and returning calls for assistance, Ms Connell said the foundation is continuing to look to create relationships with trauma informed therapists if they are not yet listed on the resource directory housed at the Newtown Center for Support and Wellness.

"Those affected can also seek resources through the Newtown Resiliency Center," she said. "They can provide some free and low cost services, including some alternate and non-traditional therapies not covered or that will no longer be covered by the foundation as of 2020."

"We hope the fund can sustain until 2025, and we'll look at all the options. But high and unanticipated spikes in requests for assistance are taking a greater toll than ever on our bottom line," Mr Schmidt said. "I wish we had more. It's sad to see how much damage was caused [by the incidents of 12/14] and how long that damage has lasted."

For further information about the foundation or the Sandy Hook School Support Fund, visit nshcf.org.

For information about the State OVS, visit jud.ct.gov/crimevictim.

To learn about Resiliency Center offerings, go to resiliencycenterofnewtown.org.

For the Newtown Center for Support and Wellness, visit newtowncsw.org or call 203-270-4612.

The Danbury Hospital Crisis Intervention Center — for adult services only — can be reached by calling 203-739-7799 or 911.

For all youth mental health crisis intervention, call 211 Infoline or 911.

Danbury Hospitals suicide crisis hotline has assistance available 24/7 by calling toll free 888-447-3339.