



IFEDD, the International Federation of Eating Disorder Dietitians, supports LB780 and the requirement for all insurance companies in Nebraska to cover eating disorder treatment.

Our position is based on consistent reports from our members and their patients of serious problems getting insurance to cover necessary eating disorder care. In 2024, our organization compiled a review of insurance practices, published in the *Journal of Insurance Issues*, showing that denials and restrictions of coverage for eating disorder nutrition counseling are frequent, wide-ranging, and not limited to any one insurance company or plan.

Research, clinical experience, and guidance from medical, mental health, and nutrition organizations all show the same thing: early and appropriate nutrition treatment improves the chance of eating disorder recovery and lowers overall health care costs. But insurance companies frequently deny or restrict coverage for eating disorder nutrition counseling using rules that don't match accepted standards of care. As a result, many Nebraskans can't get treatment they need and their conditions get worse.

It's important to note these are not people asking for special favors. They're individuals and families entitled to care. They diligently paid their insurance premiums month after month expecting coverage to be there when they need it. It's terrible to realize that much of the time, insurance says they or their children can't get it.

We want to emphasize this is not just an issue of kindness, it also makes economic sense. Ensuring access to eating disorder treatment before it becomes a crisis is a money-saver because it decreases emergency department and hospital services in favor of outpatient and community care. This is especially true for Nebraskans in rural or underserved areas, those with long-term or recurring conditions, and those with fewer financial resources. Many cannot afford the time or energy to fight insurance denials, so they delay care until they or their child is in crisis.

Insurance will often pay for emergency room visits or hospital stays which don't treat the underlying eating disorder, but refuse to cover nutrition counseling, even though it's much less expensive and supports long-term recovery. In fact, a full year of weekly nutrition counseling can cost less than a single emergency room visit and one night in the hospital. It's unclear why insurance companies don't fix their own compliance issues, but since they haven't, it's important for the legislature to step in.

LB780 fixes a clear problem in how the insurance market currently works. It doesn't create new treatment standards or require unnecessary services. It simply requires insurers to follow



existing medical standards. Clear rules help everyone - patients, providers, insurers, and regulators - by reducing confusion, disputes, wasted resources, and preventable harm.

IFEDD urges the committee to move LB780 forward. Comprehensive eating disorder coverage is medically necessary, cost-effective, and critical for public health. Passing this bill would reduce harmful insurance practices and improve the health and future potential of children, teens, and adults across Nebraska. Thank you for your support.

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