

To whom it may concern-

I am writing in support of changing the suicide clause in life insurance policies, as both a physician and a loving sister.

As a family physician of 20 years, I am well aware of how illness affects our bodies.

Suicide is the result of a diseased brain. A healthy brain is wired to live, even in the most difficult of circumstances. Just as hearts malfunction and people have heart attacks, so too, the brain can get sick. A stroke is an example of a sick brain. We don't discriminate against this. Dying by suicide is another example of a sick brain.

Unfortunately there remains a huge stigma against suicide. I would in fact call it discrimination. If an alcoholic gets cirrhosis and dies or a woman has breast cancer and dies, the life insurance policy protects this individual and their family and life insurance policy is paid out. I see no difference when a brain is sick and an individual dies by suicide.

I am also writing in support of this change in legislation as a sister.

On March 5, 2021, my younger sister, Dr Gretchen Butler, died by suicide. She was a loving mother of 3 young children and an admired radiologist at HCMC. She had gotten new life insurance nearly 2 years prior to her death. She had paid premiums for 20 months but her family was unable to collect any benefits despite an appeal because of the 2 year suicide clause in MN.

There is a huge stigma against mental illness and suicide in our society and this law contributes to the stigma and misinformation.

Thank you so much for considering the change in this policy. It is a great step towards reducing the stigma of mental illness. Reducing the stigma allows more people to receive help and that alone will save lives. I am here to support you in any way that I can and I'd be happy to meet and further discuss this matter.

Peace to you-

Michelle Chestovich, MD