



January 27, 2021

Honorable Carol McGuire, Chairman
House Executive Departments and Administration Committee
Legislative Office Building – Room 306
33 North State Street
Concord, NH 03301

Dear Chairman McGuire and Committee Members,

My name is Ken Norton and I serve as the Executive Director of NAMI NH, the New Hampshire chapter of the National Alliance on Mental Illness. I also have family members who have been impacted by serious mental illness as well as substance misuse and suicide.

On behalf of NAMI NH, I am here today to testify in support of HB 91 relative to death benefits of first responders who die by suicide. I would like to thank the sponsors for bringing this bill forward. While rising suicide rates are often reported in the media, until very recently those reports did not address that first responders have higher rates of suicide than the general population.

By way of background, I led the development of NAMI NH's Connect Suicide Prevention Training which was designated as a National Best Practice Program in suicide prevention, intervention, postvention and has provided training in over 40 states, 6 countries and 40 tribal nations. I have also served as a subject matter expert providing briefings at the Pentagon on responding to suicide deaths, as well as providing training on suicide prevention and response after a suicide to the Department of Defense, the Veteran's Administration, and the Defense Center on Excellence and Psychological Health. For over 10 years, I have also served on the Steering Committee for the National Suicide Prevention Lifeline. In New Hampshire I have served on the legislatively established commissions related to first responders and Post Traumatic Stress Disorder (PTSD) as well as the Governor's Law Enforcement Accountability Community and Transparency Commission.

NAMI NH's Connect Program has worked extensively with Law Enforcement and First Responders about how to respond to individuals who are suicidal and/or in a mental health crisis, as well as taking care of their own mental health due to the higher rates of PTSD, depression, and suicide among first responders. We currently provide sixteen hours of training for all cadets coming through the Police Academy and since 2008 this training has included

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information on “suicide by cop” as well as suicide *of* cops. We are also currently on providing the eight-hour national evidenced based Mental Health First Aid Training and internationally recognized forty-hour Crisis Intervention Team (CIT) training to law enforcement, fire and EMS through the Department of Safety as part of a federal mental health awareness training grant. Both of those trainings also cover mental wellness and suicide risk among first responders.

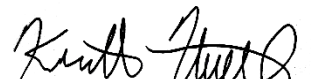
Currently, the US Military considers suicide deaths as line of duty deaths, unless they occur while committing a crime, or while AWOL or some other extending circumstance. The military does not narrowly interpret line of duty to indicate they were working at the time, rather it is broadly interpreted to mean they were enrolled as service members. As a result, they pay out the \$100,000 death “gratuity” in the event of a suicide death. Servicemembers’ Group Life Insurance (SGLI) which is an optional life insurance benefit available to service members, also pays death benefits for a suicide death.

In previous iterations of this bill, questions have been asked regarding commercial life insurance policies. It is my understanding most life insurance policies will include a temporary suicide death benefit exclusion for six months or a year but will pay a life insurance premium in the event of a suicide death after that exclusionary period.

Every suicide is a tragedy, and the families are the ones hardest hit by a suicide. First Responders risk their lives each day they go to work, and in doing so put our lives and our safety before the well-being of their own family. Not paying a death benefit when the tragedy of a suicide death occurs is harmful to their families. On behalf of NAMI NH, I urge you to support providing death benefits to the families of first responders in the event of a suicide and vote HB 91 as ought to pass.

Thank you for your consideration and I am happy to answer any questions

Very Respectfully,


Kenneth Norton, LICSW
Executive Director