

THE CONNECTICUT GENERAL ASSEMBLY
HOUSE OF REPRESENTATIVES



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MAJORITY LEADER

Public Health Committee
Public Hearing
February 26, 2007

Testimony on House Bill 6693

Senator Handley, Representative Sayers, Members of the Public Health Committee:

Good morning and thank you for taking a look at House Bill 6693, which will create a state health care plan that provides quality and affordable health care coverage to all Connecticut residents. Universal Health Care is not only a social issue, but an economic one, that impacts all of us. The current lack of structure creates a complicated system that results in cost-shifting and makes insurance costs skyrocket. We need to work towards creating one insurance pool that will include all Connecticut residents and will provide a standard benefit package that provides good health care.

The Medicare program already takes care of the poorest and sickest members of our population, so we can look to it as a model for creating a streamlined system. Here in Connecticut, the state currently provides health care to a few large groups of people, state employees and those who receive Medicaid through HUSKY. If we can open the state employee pool to municipal employees, we will double our pool to over 600,000 members and save around \$300 million. Then, we can allow small businesses to access the pool, which will increase our numbers further and provide them with some increased economic stability and subsidy for that would be an incentive and an investment.

With over 200,000 people receiving Medicaid through the state's HUSKY program, this is another large pool to which we are responsible. However, the quality of service available through the HUSKY program needs to be improved. By restructuring the management of the program and focusing on increasing provider rates we will bring access to quality health care to more Connecticut residents.

To make sure that everyone has good health care, we will need one standard benefit package. We can use the current state employee plan as our base plan for the pool. It is known as one of the best benefit packages in the state and it is something we are familiar with, since it is the package we receive as legislators. In just these few short steps, we will have provided a few large groups, or over one third of the state's population, with good health care, and we will be well on our way to providing health care for all.

Benefit Features	All Carriers		POS Out-of-Network
	POE and POE-G	POS In Network	All Carriers
Deductible			
Each Individual	None		\$300
Family (3 or more)	None		\$900
Out-of-Pocket Maximums			
Each Individual	None		\$2,000 (plus deductible)
Family	None		\$4,000 (plus deductible)
Coinsurance	None		20% of allowable charge
Lifetime Maximum	None		None
Outpatient Physician Visits	\$5 copay	\$10 copay	80%
Preventive Care - Children	No copayment for well-child visits and immunizations		80%
Adults	\$5 copay	\$10 copay	
Family Planning Oral Contraceptives-Rx plan	Covered on same basis as other prescription drugs		Covered on same basis as other prescription drugs
Vasectomy	100% (pre-certification required)		80% (pre-certification required)
Tubal Ligation	100% (pre-certification required)		80% (pre-certification required)
Inpatient Physician	100% (pre-certification required)		80% (pre-certification required)
Inpatient Hospital	100% (pre-certification required)		80% (pre-certification required)
Outpatient Surgical Facility	100% (pre-certification required)		80% (pre-certification required)
Ambulance	100% (if emergency)		100% (if emergency)
Pre-admission Certification / Concurrent Review	Through Participating Provider		Penalty of 20% up to \$500 for no certification
Prescription Drugs Retail Pharmacy	\$3 generic/\$6 brand for up to 34 day supply Maintenance Drugs 100 day supply - \$3 generic/\$6 brand if brand ordered by the doctor		80%
Mail-order pharmacy	Maintenance Drugs 100 day supply - \$3 generic/\$6 brand		Not Available
Mental Health	Pre-certification required		Pre-certification required
Inpatient	100%		80%
Outpatient	\$5 copay	\$10 copay	80%
Substance Abuse	Pre-certification required		Pre-certification required
Detoxification	100%		80%
Inpatient	100%		80%
Outpatient	\$5 copay	\$10 copay	80%
Skilled Nursing Facility	100% (pre-certification required)		80%, up to 60 days/year (pre-certification required)
Home Health Care	100% (pre-certification required)		80%, up to 200 visits/year (pre-certification required)
Hospice	100% (pre-certification required)		80%, up to 60 days (pre-certification required)
Short Term Rehabilitation and Physical Therapy	100%		80%, up to 60 inpatient days, 30 outpatient days per condition per year
Diagnostic X-Ray and Lab	100%		80%
Pre-Admission Testing	100%		80%
Urgent or Emergency Care	100%		100%
Durable Medical Equipment	100% (pre-certification required)		80% (pre-certification required)
Prosthetics	100% (pre-certification required)		80% (pre-certification required)
Routine Eye Exam	\$15 copay 1 exam per year		50% 1 exam every 2 years