



Quality is Our Bottom Line

5019

**Insurance Committee Public Hearing
February 3, 2009**

**Connecticut Association of Health Plans
Testimony in Opposition to**

HB 5019-AA Prohibiting the Use of Prescription Drug History as and Underwriting Tool to Deny Health Insurance Coverage.

The Connecticut Association of Health Plans respectfully urges the Committee's rejection of HB 5019 AA Prohibiting the Use of Prescription Drug History as an Underwriting Tool to Deny Health Insurance Coverage.

Health plans need to the ability to accurately rate for various risk factors inherent to the practice of insurance and prescription drug history is a strong indicator of risk and therefore an important indicator. While we appreciate the intent of the legislation, we believe it sets the wrong course for Connecticut. Having said that we share the concerns that the bill attempts to address which is in large part why the health insurance industry has endorsed the concept of an individual mandate. Adoption of an individual mandate combined with a requirement for guaranteed issue of health insurance – meaning that no one is turned away for coverage – would address the main goals that this bill seeks to accomplish. Only by requiring that all “lives” are in the market pool can you begin the process of assuring coverage for all as the risk factors associated with the healthy and the sick begin to balance out. We look forward to continuing a dialogue with the Committee on this and other reform proposals throughout the session. .

Many thanks for your consideration.