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February 3, 2009

5023

Statement
Of
Anthem Blue Cross and Blue Shield
On

S.B. No. 458 (Raised) An Act Requiring Communication Of Mammographic Breast Density Information To Patients; Proposed H.B. No. 5021 An Act Expanding Health Insurance Coverage For Ostomy-Related Supplies; Proposed S.B. No. 290 An Act Requiring Health Insurance Coverage For Bone Marrow Testing; Proposed H.B. No. 5024 An Act Concerning Health Insurance Coverage For Bone Marrow Testing; Proposed H.B. No. 5023 An Act Requiring Health Insurance Coverage For Wound Care For Individuals With Epidermolysis Bullosa; H.B. No. 5671 (Raised) An Act Concerning Health Insurance Coverage Of Prosthetic Devices And H.B. No. 5672 (Raised) An Act Expanding Insurance Coverage For Hearing Aids For Children.

Good afternoon Senator Crisco, Representative Fontana and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am here today to speak against the bills mentioned above.

We are opposed to these bills because it seeks to add a new for all individuals and group policies, including the State of Connecticut State Employees Health Insurance Plan that would further increase their costs. Mandates remove any choice that employers or individuals might have in purchasing health care. Our goal as a managed care organization is to provide a comprehensive meaningful set of benefits to individuals and employers purchasing our product. How we accomplish this goal changes as the needs and desires of the market changes. Mandating benefits take away the flexibility insurers have in developing products in response to the needs of the marketplace. The cost of mandates may cause the purchasers of health care, specifically employers to stop offering health insurance all together.

We would respectfully request that the committee not move forward with these bills.

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