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5673

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Statement  
Of  
Anthem Blue Cross and Blue Shield  
On

**HB 5673 An Act Concerning Health Insurance Coverage for Wigs For Individuals with Permanent Hair Loss**

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 on **HB 5673 An Act Concerning Health Insurance Coverage for Wigs For Individuals with Permanent Hair Loss.**

We are concerned about **HB 5673** because it seeks to add a new mandate for all individuals and group policies, including the State of Connecticut State Employees Health Insurance Plan. 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 also would like to add a suggestion that might help control the cost of this mandate and that is to add that the mandate would only apply to "permanent hair loss when accompanied by a medical diagnosis code".

Thank you for the opportunity to speak on this bill and welcome any questions you may have.