



UnitedHealth Group

Good afternoon Chairman Crisco and Chairman Fontana and members of the Insurance and Real Estate committee. UnitedHealth Group offers products to individuals and families in over 40 states. In Connecticut, we offer individual coverage through Golden Rule Insurance. We currently cover over 20,000 Connecticut residents through individual major medical and short-term major medical coverage. Golden Rule has been offering health insurance products for more than 60 years. In Ct we are one of the largest carriers of long-term and short-term policies. HB 6531 will increase the premiums of short-term policies at a time when CT residents are losing their jobs and needing short-term health coverage and need it to be affordable. We oppose HB 6531 AN ACT CLARIFYING POSTCLAIMS UNDERWRITING.

This bill is amending a law that was a national model in 2006 when it was passed and the insurance industry, including ourselves, worked with the Office of HealthCare Advocate, Department of Insurance, Attorney General and the General Assembly on crafting this legislation. The Healthcare Advocate even testified in Washington D.C about the post-claims underwriting bill being a national model.

We also have questions about certain parts of the bill. The definition of "completion of medical underwriting" has a portion that reads..."and all reasonable questions related to written information submitted on or with or information omitted from an insurance application have been resolved..." How is a carrier supposed to know how to resolve all questions on omitted information?

The definition of "Limitation" means a restriction or refusal of coverage." Does this mean that we have to get the Commissioner's approval on all policies that we would place a rider on? This will significantly slow down the process of issuing business and getting policies out the door to CT residents at a time when there is a great need for short-term insurance policies for no more than six months to laid off and unemployed residents. Additionally, all of the back and forth notices between the DOI, the insurer, the applicant and back to the DOI again is too administratively expensive and time consuming-- adding to the cost of premiums for those small numbers that actually get issued a policy- even when they agree to the rider limitation.

If we are not allowed to rescind two years after issue is fiscally irresponsible- fraud is an issue at any time and this type of requirement will also add an increase to premiums.

We thank you for your consideration of our concerns. We look forward to working with the committee on this issue.

Jason C. Martiesian
Vice President, State Government Affairs
UnitedHealth Group
475 Kilvert Street
Warwick, Rhode Island 02886
Phone: 401.732.7283
Fax: 401.732.7536