

46,47



RADIOLOGICAL SOCIETY OF CONNECTICUT, INC.
A CHAPTER OF THE AMERICAN COLLEGE OF RADIOLOGY

Statement of the
Radiological Society of Connecticut
before the
Insurance and Real Estate Committee
in support of SB 46 and SB 47
February 5, 2009

Sen. Crisco, Rep. Fontana and members of the committee:

My name is Linda Kowalski. I am executive director of the Radiological Society of Connecticut, which is comprised of Medical Doctors who engage in the practice of radiology. The Society would like to offer comments on two bills before you today.

Senate Bill 46, AAC Transparency in Medical Loss Ratio Information

RSC believes this legislation will provide valuable information to consumers about the financial status of health insurers and managed care plans. Specifically, it will require that reports list the amount of medical claims that have been paid by the policy issuer compared to the revenue received from premiums and other income. This "medical loss ratio" will be a valuable piece of information for consumers to have in deciding whether or not they want to do business with a given company.

Senate Bill 47, AAC Health Care Provider Contracts

RSC also strongly supports SB 47. This legislation will "level the playing field" when it comes to medical provider relationships with managed care organizations and insurers. It would prohibit such organizations from unilaterally changing terms of an agreement in areas such as fee schedules, provider panels and negotiating rights. These are very reasonable limits on unilateral action and we would urge the committee to approve them. Importantly, it would establish a 90 day "lookback" period on recouping payments for services that were duly authorized, delivered and paid for.

In conclusion, Connecticut's radiologists are dedicated professionals who play a major role in ensuring that patients benefit from state-of-the-art radiological and imaging services. They are asking that you create a higher degree of fairness to the administrative process that exists with their payors. Both SB 46 and SB 47 do this.

Thank you for considering our position on this legislation. We look forward to working with you on these important issues during the 2009 session.