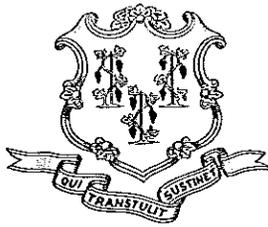


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457

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Good Morning Senator Crisco, Representative Fontana and members of the Insurance and Real Estate Committee. I am here to testify in support of and suggest some modifications to S.B. 457, AN ACT CONCERNING CONSUMER REPORT CARDS.

Transparency is always the best tool for educated decision making. Currently the MCOs must report medical loss ratio to the Insurance Department; the Department should include this information on its Consumer Report Card. I believe that MCOs should also be required to report their Medical Loss Ratios to any employer or individual who is attempting to choose a health insurance plan. This data would allow potential customers to choose a plan that emphasized medical coverage rather than administration. It is difficult to conceive of an argument against this policy; surely no one could sincerely claim that Medical Loss Ratio is proprietary information. The MCOs are not being asked to provide

457

detailed data or information on the inner workings of the corporation. Allowing a consumer to compare plans' spending priorities is simply common sense.

I would also suggest that CGS section 38a-478l(b) be amended to require MCOs to release the Current Procedural Technology (CPT) code, National Uniform Billing Committee (NUBC) code, National Drug Code (NDC), and Healthcare Common Procedure Coding System HCPCS payments to the Commissioner of Insurance for use in the consumer report card. This disclosure of the dollars actually paid to providers would be an additional tool to help consumers make a more educated choice regarding health insurance. I believe that these proposals would increase transparency in the market and thus create a more rational healthcare system.

Thank you.