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**Testimony of Kevin Lembo, State Healthcare Advocate  
Before the Insurance and Real Estate Committee  
In Support of SB 822, the Concepts raised in H.B. 6152 and in Opposition to SB 821  
February 10, 2009**

Good morning Senator Crisco, Representative Fontana, Senator Caligiuri, Representative D'Amelio and members of the Insurance and Real Estate Committee. For the record, I am Kevin Lembo, the State Healthcare Advocate. My office is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers face in accessing care and proposing solutions to those problems.

I submit this testimony in favor of SB 822, AN ACT PROHIBITING GENDER DISCRIMINATION FOR INDIVIDUAL HEALTH INSURANCE POLICIES. Individual health insurance policies fill a gap in the insurance market for those who cannot qualify for group coverage. However, continued gender discrimination incorporated into the pricing and underwriting of these policies only makes the insurance more unaffordable for women, effectively locking them out of any insurance coverage at all. The rationale for continued gender discrimination in the individual market derives from biology and potential utilization of higher cost expenditures for women than for men that are a direct result of their anatomy. This kind of insidious discrimination, based on something over which a potential policyholder has no control, is unwarranted and unfair. Worse, it will keep the insurance market unbalanced and continue to drive healthcare costs higher when women who cannot afford insurance opt out.

I also support HB 6152, AN ACT CREATING A CATASTROPHIC POOL FOR MEDICAL EXPENSES. This is a concept that grows out of concerns with the limitations of insurance coverage for all medical expenses. The idea behind HB 6152 is to provide payment of catastrophic costs for adults and children who have exhausted their insurance policy limits. Children with Special Healthcare Needs exhaust their insurance policies regularly as do adults with catastrophic illnesses. The pool would require proof of insurance and the appeal of a denial or exhaustion of the policy limits before any catastrophic funds could be requested. This concept is a critical part of overall healthcare reform.

OHA opposes SB 821, AN ACT CONCERNING MARITAL AND FAMILY THERAPISTS. Our office has been vocal in the fight for mental health parity, both

federally and on a statewide basis. Connecticut's parity law is one of the strongest in the United States. Removing Licensed Marital and Family Therapists from the list of practitioners who can provide covered mental health services to Connecticut residents is a huge step backward. Access to mental health services is still a challenge. We cannot dismiss a qualified group of therapists from the list of available and accessible mental health providers. I strongly oppose this bill.

Thank you for your attention to my remarks. Please contact me at 297-3989 with any questions you might have about my testimony.