



February 9, 2009

To Whom It May Concern:

Families USA is a national nonprofit organization for health care consumers. I write to urge you to continue funding for the Connecticut Office of the Healthcare Advocate. In addition to its valuable work in protecting residents of Connecticut, the Office has played a very important role in protecting health care consumers nationally by informing other advocacy organizations and policy makers of problems people face in getting health care services covered.

Last year, the Office of the Healthcare Advocate helped educate national advocacy organizations and members of the U.S. Congress about the differing protections states provide to mental health consumers in their insurance laws. As a result, the federal Mental Health Parity law improves the protections offered by states but does not preempt state laws that provide help beyond the federal minimum requirements. Two years ago, the Office of the Healthcare Advocate was instrumental in informing policy makers about insurance companies' abuses in revoking health insurance policies. The Attorney General, Office of the Healthcare Advocate, and Connecticut lawmakers have worked to address these abuses in Connecticut; and the Office of the Healthcare Advocate is an active consumer representative to the National Association of Insurance Commissioners, which has agreed to develop model legislation for the rest of the country to follow.

Families USA has benefitted from the work of the Connecticut Office of the Healthcare Advocate in many ways. We have written about Connecticut's groundbreaking laws regarding coverage revocations in our national reports; Kevin Lembo has spoken in our national conferences for three consecutive years, training advocates from other states, and has been a regular speaker and participant in our conference calls for consumer advocates and ombudsman across the U.S.; Maureen Smith has also spoken at national conferences that we have organized for consumer health assistance programs. Connecticut is one of about 25 states that have passed laws establishing a health care advocacy or ombudsman program. Connecticut's program is a model for the rest of the nation because of its independence within government, its ability to garner support from crucial branches of government such as the Attorney General to enforce laws, and because of its ability to spot emerging consumer problems and bring them to the attention of people who can enact new policies. Recently, we referred a new ombudsman program in another state to Connecticut for training and technical assistance in establishing her program.

Consumers face myriad problems navigating the health care system. Laws about how to appeal adverse determinations; when pre-existing conditions will be covered; when policies must be sold; and whether the Insurance department, US Department of Labor, Department of Health, or some other

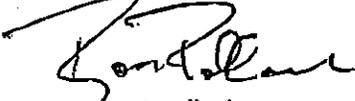
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body has jurisdiction over a particular complaint are extremely complex. In this economic downturn, millions of Americans are losing their health insurance. They need help understanding their rights to continue private coverage and help understanding when public coverage, subsidies, and free care are available.

We hope that you will continue to fund the Office of the Connecticut Healthcare Advocate to provide these important services. This program is a model for the nation and ought to be maintained.

Sincerely,



Ronald Pollack
Executive Director