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Francis Vescei MD

Senator Crisco, Representative Fontana, and members of the Insurance Committee, my name is Dr. Francis Vescei, I am the vice president of the Connecticut Chiropractic Association and co-chair of the Insurance Relations Committee. I live in Southington and practice in New Britain.

I would like to testify in support of Senate Bill 17. The proposed bill brings needed regulation to the practice of provider and network rental arrangements. These rental arrangements or contract assignment clauses often occur without the physician or provider's knowledge or consent; leading to a fraudulent network list and an illusionary benefit to the consumer. The consumer attempts to make an appointment or seek the marked discount for services, which was sold by the policy, only to find a doctor or clinic doesn't participate or has no knowledge of the program. The proposed Internet website list will allow consumers to check for a more recent listing. However, the existing process is flawed from the start, because these arrangements are often by default or an "opt-out" process. Insurers include network listings for doctors and other providers, which they have for one product, selling it for another. The providers have no knowledge of the other products because they were not asked, during the application process, if they want to participate with these products. At times they are instructed that if they do not want to participate they are to send notice. This lack of clear language and accountability leads to an illusionary benefit sold to the consumer. Doctors services should not be sold without the doctor or clinic being informed and giving their consent. As Legislators would you agree to have constraints like these placed on your abilities or do you as citizens feel you have the right to be part of an informed process.

Please amend the language of Senate Bill 17 to require "opt in" agreements by all providers. Once the provider signs a contract they acknowledge they wish to participate. Then and only then, will you have a valid accountable process and a real benefit for the consumer.