

Statement of David Dziura, DC.
Before the Insurance and Real Estate Committee.
SB 393.
March 9, 2010.

Senator Crisco, Representative Fontana and members of the Insurance and Real Estate Committee:

My name is Dr. David Dziura. I am a chiropractic physician; I practice in Branford, and serve the Connecticut Chiropractic Association as insurance relations chairman. I am representing CCA today. In regard to Senate Bill 393 "**An Act Concerning Standards and Health Care Provider Contracts.**"

Some important provisions to incorporate into the language of Senate Bill 393:

Clean Claim Requirements

Common language disclosure to what constitutes a "clean claim". A "clean claim" has all the necessary information needed to adjudicate the bill for services in a fair and timely manner. This information should be shared to both the consumer and the provider of care. If the treatment note or a patient narrative is needed before payment is made, then that requirement should be stated. Administrative stall tactics often unfairly delays payments

"Opt In" Requirements

Another area of frequent abuse by managed-care plans and health insurers is in the rental of their provider networks to other entities. The doctor's first knowledge of these relationships is when their reimbursement for services arrives, heavily discounted. Doctors have only their time; backed up by their good name and expert service to offer to their patients. Any discount for their services should come with their knowledge and consent. Please require "**opt in**" acknowledgments for any contractual changes or network rentals.