



✓ 194
✓ 5235
✓ 5219

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TESTIMONY OF THE

BRIDGEPORT CHILD ADVOCAY COALITION

SUBMITTED TO THE

INSURANCE AND REAL ESTATE COMMITTEE

February 25, 2010

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Bridgeport Child Advocacy Coalition Testimony to
Insurance and Real Estate Committee

The Bridgeport Child Advocacy Coalition (BCAC) appreciates the opportunity to submit testimony to the Insurance and Real Estate Committee of the 2010 General Assembly.

BCAC strongly urges support for:

S.BJ94: An Act Concerning Rate Approvals for Individual Health Insurance Policies.

Health insurance premiums are skyrocketing out of control. Our own nonprofit organization suffered a rate increase of 35%. More and more Connecticut residents cannot afford the rising cost of health insurance premiums and are dropping coverage. Those without health insurance are likely to delay going to the doctor or filling a prescription until they are in crisis and end up in the emergency room, at a much greater cost.

SB 94 will ensure that public hearings are held to allow for the public to comment on proposed health insurance rate increases. Specifically, S.B. 94 will:

- Eliminate the health insurance companies' ability to allow rate hikes to take effect without a public hearing.
- Require insurance companies to notify all policyholders of requests for rate increases, and the date, place, and time of the public hearing:
- Require insurers to disclose documentation in support of rate increases for public scrutiny.
- Limit reasons for a rate increase, and puts burden of proving that an increase is "reasonable" on the insurer.
- Empower the Attorney General and the state Healthcare Advocate to intervene in rate cases and appeal rate decisions to the Superior Court.

H.B. 5235: An Act Concerning Evidence of Non-Coverage of Health Insurance

Despite having health insurance, claims are denied, often with no reason cited. Too many consumers whose claims are denied are not aware of their legal recourse. They end up having to cover the denied claim at great cost even when the claim might have been denied in error.

Specifically, H.B. 5235 will:

- Require insurance companies to notify consumers in writing that a claim has been denied, include the relevant provision of the insurance policy, and instruct the consumer to contact the Office of the Healthcare Advocate for assistance with an appeal.

H.B. 5219 An Act Extending State Continuation of Health Insurance Coverage

The unemployment rate keeps rising. In December, the unemployment rate in Bridgeport was 12.7%. Many of those who lose their jobs also lose their health insurance benefits. Extending COBRA would enable the unemployed to have continuity of health benefit coverage while they are looking for work.

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Specifically, H.B. 5219 will:

- Extend COBRA coverage from 18 months to 30 months, so that laid off employees can keep their coverage for a longer period, at the lower group rate, as they look for new jobs.

Thank you for the opportunity to submit our testimony.

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The Bridgeport Child Advocacy Coalition (BCAC) is a non-profit coalition of 80 member organizations funded in 1985. Our members represent a broad range of agencies including community centers, counseling organizations, early childhood programs, health centers, hospitals, churches and synagogues, and parent and civic organizations.