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**Testimony of
Mark Waxenberg, Director Government Relations
Connecticut Education Association**

Before the

Insurance and Real Estate Committee

February 25, 2010

**Connecticut Education
Association**

Governance

Philip Apruzzese, President
Sheila Cohen, Vice President
Cheryl Prevost, Secretary
Jeff Leake, Treasurer
Maureen Honan, NEA Director
Tom Nicholas, NEA Director

Executive Office

Dr. John Yrchik
Executive Director

Government Relations

Mark Waxenberg, Director
Capitol Place, Suite 500
21 Oak Street
Hartford, CT 06106-8001
860-525-5641, 800-842-4316
Fax: 860-725-6362
www.cea.org

Affiliated with the
National Education
Association

Good afternoon Senator Crisco, Representative Fontana and members of the Insurance and Real Estate Committee. My name is Mark Waxenberg, Director of Government Relations of the Connecticut Education Association, representing over 40,000 members.

I am here to speak in favor and comment on Senate Bill #194 'An Act Concerning Rate Approvals for Individual Health Insurance Policies', Senate Bill #5235 'An Act Concerning Evidence of Non-Coverage of Health Insurance', and House Bill #5219 'An Act Extending State Continuation of Health Insurance Coverage'.

I am not appearing before you as a healthcare expert, actuary or broker. I am here as a consumer and a resident of Connecticut representing over 40,000 consumers and residents of Connecticut asking for more transparency and accountability within the healthcare industry.

Everyone agrees that healthcare reform is needed, but we disagree with what reform is needed. We should all be able to agree, that as we work toward consensus on healthcare reform, we can inject more transparency and accountability into the present healthcare system.

As premiums increase at double digit rates, as more citizens lose health insurance coverage, and as more citizens have claims denied by insurance companies, it is now time to take a deep breath and examine the cost drivers and reasons for decisions being made by health insurance companies.

The proposed legislation just lets the citizens of our state know what they are paying for and/or why they are being denied claims.

As decisions are made by health insurance companies and/or state officials dealing with increased costs or reducing coverage of healthcare for its citizens, it should not be difficult for them to address the question "why".

In conclusion, I would ask that the Insurance and Real Estate Committee vote in favor of Senate Bill #194, Senate Bill #5235 and House Bill #5219.

Thank You.