

TESTIMONY to the General Law Committee

March 8, 2011

In opposition to HB 6389, AA Transferring the Responsibilities of the Division of Special Revenue, Consumer Counsel, Healthcare Advocate, and Board of Accountancy to the Department of Consumer Protection

Ellen Andrews, PhD
Executive Director

Thank you for the opportunity to share our concerns about the proposal to merge the Office of Healthcare Advocate (OHA) with the Department of Consumer Protection. Every day we at the CT Health Policy Project receive calls from consumers struggling to access health care in Connecticut's increasingly hostile insurance environment. Many calls are from people with insurance who are not able to get the care they depend on, and that they are paying for. Thankfully we have an exceptional partner in OHA. The Office has access to legal and clinical expertise to assist consumers advocating against large insurance companies that we cannot match. Last year alone OHA saved \$5.7 million in health care services for Connecticut consumers.

While the proposed merger would combine diverse watchdog agencies under the Department of Consumer Protection, the skill sets needed by these agencies is very different. OHA has expertise in negotiating and overseeing health insurers, with a registered nurse and an attorney with extensive health care experience among the staff. These skills do not overlap with the skills needed by the agency charged with protecting consumers under the Lemon Law, internet crimes or liquor store permits.

As one of the advocates involved in the creation of OHA in 1999, we recognized the need for an independent consumer voice in health care coverage. With the implementation of national and state health reforms, particularly the individual mandate to purchase health insurance, the need for OHA's services is even greater now. OHA's independence as a separate state agency allows a laser focus on consumers' health care rights and highlights the priority our state places on oversight of health insurance company practices. In addition to removing OHA's critical independence, the proposed merger would eliminate one position. OHA is a bargain for the state in that it is funded through the Insurance Fund, rather than the General Fund, and returns far more in savings and needed health care services to Connecticut consumers than it costs. In fact, OHA was recently able to secure almost \$400,000 in federal grants to expand their reach.

I urge you to reject this proposed merger and thank you for your time and your commitment to improving the welfare of every Connecticut resident.