NASW National Association of Social Workers / Connecticut Chapter

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Testimony on Raised Bill 6323: AA Making Conforming Changes To The Insurance Statutes Pursuant To The Federal Patient Protection And Affordable Care Act, And Establishing a State Health Partnership Program.

And

Testimony on Raised Bill 6322: AAC State Prescription Drug Purchasing.

Human Services, Insurance and Public Health Committee
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Submitted By: Stephen A. Karp, MSW

The National Association of Social Workers, Connecticut Chapter, represents over 3,300 professional social workers throughout the State of Connecticut.

Bill 6323: This act implements the health insurance exchanges for the State of Connecticut as designed by the Patient Protection and Affordable Care Act (PPACA) and gives needed authority to the CT Insurance Department to enforce the provisions of PPACA. NASW/CT supports Bill 6323.

The importance of the health insurance exchanges is that they will offer valuable assistance and guidance to businesses, especially small employers, such as our Association, in evaluating and acquiring health insurance plans. For small businesses that lack a human resources department, the complexity of plans on the marketplace creates a very challenging task to compare health plans and select a health plan. The exchange will address these concerns.

The exchange furthermore will be an avenue for the uninsured to find suitable health insurance coverage and will be a vehicle to help enroll individuals who are eligible for medical assistance programs. Again, the complexity of health insurance makes it a daunting task for individuals to find and evaluate health coverage. The exchange will address this problem by offering fair and impartial information that is easily accessed. Individuals will no longer have to filter through the marketing promises of plans that are meant to make a plan attractive to the consumer though such plan may not necessarily be the best option in the marketplace for that consumer.

Health plans that meet specific standards will have the option of being part of the exchange. As the exchanges become known to businesses and individuals they will grow in usage and insurers will seek to be within the exchange. This will provide businesses and consumers with both a wide variety of plans to choose from and the peace of mind in knowing that all the plans in the exchange are reputable. Furthermore, as the usage of the exchanges grows it will create healthy competition between insurers that will increase the affordability of coverage.

Bill 6322: NASW/CT supports bill 6322, which is an effective means for maximizing savings to the State of Connecticut on the purchase cost of prescription drugs.

In the same way that the Executive Branch looks to consolidate certain departments to eliminate duplication of efforts, increase efficiencies and save state dollars, Bill 6322 will consolidate the purchasing of prescription drugs at a savings to the State of Connecticut. This plan will maximize pharmaceutical rebates through volume purchasing thus leveraging the State's power by utilizing a single system for drug purchase. We applaud the Comptroller for developing this concept and encourage the Legislature to give the Office of Comptroller the authority to move forward with this plan.