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**Testimony of Victoria Veltri  
Acting Healthcare Advocate & General Counsel**

**Before the Insurance and Real Estate Committee  
In Support of HB 5439  
February 8, 2011**

Good afternoon, Representative Megna, Senator Crisco, Senator Kelly, Representative Coutu, and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, Acting Healthcare Advocate and General Counsel with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

OHA supports the concept of HB 5439, AN ACT CONCERNING NOTICE OF CHANGES IN PRESCRIPTION DRUG COVERAGE. This bill would provide consumers with six months advanced notice of changes in their prescription drug coverage. Whether all prescription coverage decisions are made six months prior to implementation is uncertain. However, we think that the idea of providing advanced notice to a consumer when his or her prescription drug coverage is going to end will allow sufficient time for the consumer and his or her provider to find and settle on an alternative medication or make the case for an exception to allow continuation of the current medication.

Requiring advanced notice of a change in a cost-sharing requirement is also optimal. It is unclear whether it is possible in all cases to provide six months advance written notice of a change in cost-sharing requirements, but perhaps a compromise can be reached that provides for advanced written notice in a reasonable period of time before a change in cost-sharing.

OHA supports the idea that advanced written notice of a change in prescription drug coverage or cost sharing can be made electronically at the election of the insured.

If you have any concerns about our testimony, you may also contact me at [victoria.veltri@ct.gov](mailto:victoria.veltri@ct.gov) or (860) 297-3982.