



To: Committee Chairs Connecticut Legislative Committee on Insurance and Real Estate

Re: SB10 An Act Concerning Breast Magnetic Resonance Imaging and SB848 An Act Concerning Breast Ultrasound Screenings

Thank you for considering Aflac's comments regarding the captioned legislation. It is our position that mandates for specific medical procedure in health insurance policies should exempt supplemental health insurance products.

Aflac is the preeminent writer of supplemental health insurance in the country. Supplemental insurance products differ from insurance which covers medical benefits, hospital charges and prescriptions. Our policies pay insureds directly when triggered by a health event for the costs of daily living and additional expenses which often accompany illness or accident. We do not pay or reimburse health care providers for care or services. Bills or laws which seek to mandate coverage by health insurers for certain medical procedures by medical health insurers misunderstand the nature of these products and limit the market for these important coverages.

We appreciate your consideration of these thoughts. If we can be of any assistance please do not hesitate to contact our counsel Anita Schepker. We are happy to provide additional information and detail for the Committee's consideration.

Respectfully submitted,

Edward J Donahue, Jr.
2nd V.P. Regional Director and Counsel