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Office of the
Healthcare
Advocate
STATE OF CONNECTICUT

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

**Before the Insurance and Real Estate Committee
In support of SB 12, SB 15, SB 17, SB 18 and SB 21
January 27, 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 SB 12, AN ACT CONCERNING COPAYMENTS FOR PREVENTIVE SERVICES. OHA has supported this measure in the past. While the Patient Protection and Affordable Care Act (ACA) prevents non-grandfathered plans from applying copayments to preventive services, grandfathered plans are not subject to this provision of the ACA. Passage of SB 12 will ensure that Connecticut residents covered in any type of plan have access to preventive services, encouraging better health care. SB 12's list of preventive services appears to be more comprehensive than the list under the ACA. The committee may wish to consider aligning the definition of preventive services in SB 12 to that in the ACA.

OHA supports the concept of SB 15, AN ACT CONCERNING RATE APPROVALS FOR LONG-TERM CARE INSURANCE POLICIES. It is past time to ensure the availability of public comment and transparency in the long-term care insurance market. Individuals who are subject to repeated double digit rate increases in the long-term care market deserve the chance to scrutinize and comment on proposed rate increases.