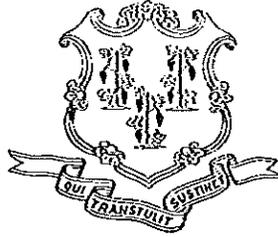


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Appropriations

**SB 312 An Act Eliminating the Age Cap for Health Insurance Coverage for Specialized Formulas**

**Testimony offered by Senator Gayle Slossberg before the  
Insurance & Real Estate Committee**

2/10/11

Good afternoon Senator Crisco, Representative Megna, and members of the Insurance Committee. I appreciate you providing the opportunity for a public hearing on SB 312 An Act Eliminating the Age Cap for Health Insurance Coverage for Specialized Formulas, which I am here today to strongly support.

Currently, the statutes require insurance companies doing business in Connecticut to cover the cost of life sustaining formulas for individuals age 12 and under who suffer from rare metabolic disorders. In many cases, individuals with these conditions are unable to tolerate any food at all and rely entirely on medical formula for sustenance. The irreversible cognitive, behavioral, and physical affects of deviating from these strict, physician-supervised formula diets for someone with this diagnosis is well establishes and undisputed.

Unfortunately, in the cases of those who suffer most severely, the affects of these diseases are life long and not something they will ever outgrow. Metabolic disorders are complex and often present in a diverse manner. Accordingly, there is no medical evidence to suggest that age 12, or any particular age, is common or appropriate for a treatment regimen to stop. On the contrary, it can be greatly damaging for certain patients to abruptly cease established formula diets, even well into adulthood.

Families pay high premiums to health insurers with the expectation that they will receive, at the very least, critical, life-sustaining services in return. In fact, the families who are here today have rearranged their lives and jobs around securing a health insurance plan which they had hoped would help them care for their children's' metabolic diseases. The element that distinguishes this issue from the myriad other grievances customers have with insurers is the exorbitant cost of specialized formulas. Specialized formulas average \$1,000.00 per month out of pocket, on top of the insurance premiums these families already pay.

Insurance companies may testify against this bill today, as they have in the past. They may tell you that SB 312 will drive insurers and jobs out of Connecticut. However, I would like to know exactly where these companies plan to relocate. State actions to require coverage of specialized formulas and medical food is fast becoming the norm. According to the National Council of State Legislatures, thirty seven states had a law on the books related to this issue in 2008. Furthermore, the potential costs associated with coverage of medical foods and formulas for the few who need them will be negligible when distributed among subscribers. While it is difficult to determine the exact number of individuals over the age of 12 who would be impacted by SB 312, we can estimate from the rough data provided by Connecticut Children's Medical Center and Yale New Haven (the only two providers in the state that offer treatment for rare metabolic disorders) that the number is between 30 and 50 individuals in the entire state.

It goes against the mission of insurance companies to deny coverage of medically necessary food and formula and it also goes against common sense. I wish that insurers were compelled by their own sense of obligation to their customers to provide these services without a legal imperative. However, being that this is not the case I am pleased to be here today in support of SB 312.