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Testimony H.B. 5032
Representative Russell A. Morin
28th District, Wethersfield

February 10, 2011

Chairman Crisco, Chairman Megna and Honorable members of the Insurance and Real Estate Committee, I would like to thank you for drafting my proposed bill, H.B. 5032 An Act Requiring Health Insurance Coverage for Bone Marrow Testing as a committee bill. I want to thank you very much for holding this public hearing. I am here to testify in strong support of this bill.

I believe that it is so critically important that this stand-alone concept continues to move forward in the process. Last week I submitted testimony on S.B. 17 which also contains the Bone Marrow testing language. While I believe that S.B. 17 contains many important health insurance mandates, I strongly believe that this bone marrow testing concept needs to move forward on its own. I urge your support for H.B. 5032.

The best hope of curing Non-Hodgkins Lymphoma is to have an Allogeneic Bone Marrow Transplant. The first step is to find an acceptable bone marrow donor. The lack of insurance coverage for the initial test is a deterrent for individuals who would otherwise be willing to undergo testing. Therefore, the individuals who need the transplant are faced with finding the resources to pay for the initial test themselves, or with charitable contributions.

H.B. 5032 will require health insurance companies to provide coverage for expenses arising from human leukocyte antigen testing to determine compatibility for bone marrow transplantation. The current cost of this test is approximately \$50, and this bill would limit insurance coverage to individuals who agree at the time of the test to authorize the results of the test to be used for participation in the National Marrow Donor Program. I believe this is a fair compromise in our efforts to provide coverage for the testing. It

limits the payments, and it increases the chances for finding a suitable donor for all of the patients in need of a transplant. Rhode Island, Massachusetts and New Hampshire have already passed similar legislation. I believe this legislation could actually save money in the long run if the extraordinary expenses to keep these patients healthy can be eliminated with a successful bone marrow transplant.

I have seen first hand the anguish and despair that someone goes through when they need help finding a bone marrow donor, there just are not enough available donors. This legislation would help so many people looking for bone marrow matches as it requires the person to sign up for the National Bone Marrow registry, in order for the test to be covered. This coverage would help to remove the costly barrier that people face when considering signing up to be a bone marrow donor. This bill will help to make more people sign up to be tested to be potential bone marrow donors and therefore increase the likelihood of finding a match.

I understand that we are reluctant to impose mandates on the health insurance industry, but this piece of legislation would help so many of our state's residents live better lives at such a minimal cost. Our support of this bill will have a most positive affect on not only the patients who need the bone marrow transplants, but also on their families that oftentimes have to make difficult decisions and painful choices as to how best to provide for their loved ones. I thank you for your consideration of this bill.