

February 8, 2011

**Statement
Of
Anthem Blue Cross and Blue Shield
On
HB 6236 An Act Requiring The Inclusion of Primary Care Providers On Health Insurance
Identification Cards**

Good afternoon Senator Crisco, Representative Megna and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am on testifying on **HB 6236 An Act Requiring The Inclusion of Primary Care Providers On Health Insurance Identification Cards.**

While the concept behind this proposed legislation is admirable and on its face conforms to proposed changes in the delivery of healthcare through legislation like federal healthcare reform which seeks to have a person's primary care physician as the center of their medical care; there is a practical issue that we would like to bring the committee's attention. The issue is many health benefit plans do not require a member to choose a primary care physician as a condition for receiving benefits and coverage for those benefits. This legislation would in essence require health insurers to change that practice for its members and as we experienced during the beginning days of managed care in the 1990s it created an administrative burden for members, insurers and providers and the outcry was so great we slowly abandoned these types of products over time. The burden arose when members who were in "gate keeper" plans which meant they had to had to have chosen a primary care physician (PCP) in order to have coverage for certain benefits and those members either chose to change their PCP or their PCP was no longer practicing and new ID cards had to be issued to reflect the change; leaving members with multiple cards and provider offices have trouble keeping track of which ID card was the correct one.

We hope that the Committee takes into consideration these unintended consequences on not only the insurers but more importantly the members and their providers as you deliberate this legislation. Thank you for your time and attention and we would be happy to answer any questions that you may have.