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Testimony
Representative Russell A. Morin
28th District, Wethersfield

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Chairman Crisco, Chairman Megna and Honorable members of the Insurance and Real Estate Committee, I am here to testify in strong support of S.B. 17 An Act Concerning Wellness Programs and Expansion of Health Insurance Coverage. I would like to thank the chairmen and committee members for bringing this proposal forward for a public hearing.

The best hope of curing Non-Hodgkins Lymphoma is to have an Allogenaic 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.

Senate Bill 17 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, and I respectfully request that you give this bill a Joint Favorable Report.

The people that will benefit from this legislation are facing true hardships, and I feel the coverage included within it is very beneficial. This bill not only provides coverage for bone marrow testing it also expands or requires health insurance coverage for ostomy-related supplies, prosthetic devices, hearing aids for children, wigs for patients who suffer hair loss due to certain medical conditions,. It also requires the prohibition of imposition of a coinsurance, co-payment, deductible and/or other out-of-pocket expense for such testing in excess of twenty percent of the cost for such testing per year for any additional colonoscopy ordered in a policy year by a physician for an insured. It also promotes health behavior wellness, maintenance or improvement program participation by requiring insurers to offer such programs, and requires an incentive or reward for such participation. While I support all of the parts of this legislation I respectfully request that the Bone Marrow portion move forward as a separate bill, I believe you will be hearing HB 5032 An Act Requiring Health Insurance Coverage for Bone Marrow Testing soon and I hope that you will give that a Joint Favorable vote as well.

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 sign up for the National Bone Marrow registry, in order for the test to be covered, which would mean so many more potential matches for people who are in desperate need of a transplant.

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 these things, 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.