



January 25, 2011

**Statement
Of
Anthem Blue Cross and Blue Shield
On
SB 20 An Act Concerning Insurance Coverage for Hearing Aids**

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 **SB 20 An Act Concerning Insurance Coverage for Hearing Aids**.

We are concerned about **SB 20** because it seeks to impose a new mandate all individuals and group policies, potentially including the State of Connecticut State Employees Health Insurance Plan. Mandates remove any choice that employers or individuals might have in purchasing health care. Our goal as a managed care organization is to provide a comprehensive meaningful set of benefits to individuals and employers purchasing our product. How we accomplish this goal changes as the needs and desires of the market changes. Mandating benefits take away the flexibility insurers have in developing products in response to the needs of the marketplace. The cost of mandates may cause the purchasers of health care, specifically employers to stop offering health insurance all together.

Thank you for the opportunity to speak on this bill and welcome any questions you may have.