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TESTIMONY
of the
CONNECTICUT CONFERENCE OF MUNICIPALITIES
to the
INSURANCE & REAL ESTATE COMMITTEE

March 1, 2011

CCM is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent over 90% of Connecticut's population. We appreciate this opportunity to provide testimony to you on issues of concern to towns and cities.

HB 6472 "An Act Concerning Health Insurance Coverage for Ostomy Supplies"
SB 1085 "An Act Concerning Health Insurance Coverage for Colonoscopies"

HB 6472 would mandate the expansion of all health insurance policies to cover the costs of ostomy supplies for up to \$5,000 – while SB 1085 would mandate that all health insurance policies prohibit implementing out-of-pocket expenses (i.e. co-payments) for additional colonoscopies.

These state-mandated changes to health insurance coverage will increase insurance costs and thus premiums, which will eventually be borne by policy holders - municipalities to name one. This would result in increased insurance costs statewide.

While these two proposals have their merits, the bottom line is that they will increase insurance costs across the board at a time when local budgets can least afford it.

CCM urges the committee to take no action on HB 6472 and SB 1085.

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If you have any questions, please contact Bob Labanara of CCM at rlabanara@ccm-ct.org.