

**Testimony of State Healthcare Advocate Victoria Veltri  
In Support of Section 4 of HB 2014  
An Act Making Adjustments to State Expenditure and Revenues for the Fiscal  
Year Ending June 30, 2013**

February 16, 2012

Good afternoon Senator Harp, Representative Walker, Senator Kane, Representative Miner and members of the Appropriations Committee. For the record, I am Victoria Veltri, the State Healthcare Advocate. The Office of the Healthcare Advocate (OHA) is the independent state agency that assists consumers directly with health insurance issues, including grievance and appeals with federally and state regulated individual, small group and large group, public and private health plans. OHA also assists consumers with insurance plan selection, educates consumers on their healthcare rights, and bring systemic healthcare issues to your attention and the attention of federal officials for redress. OHA fully supports the Governor's proposed adjustments to its budget. The adjustments represent the ongoing need for three positions that were federally funded, and an innovative collaboration to recover state expenditures in the DCF voluntary services program.

In calendar year 2011, OHA generated a record \$11,465,080.37 in savings for Connecticut healthcare consumers. The savings figure of \$11.5 million represents the costs of healthcare services, procedures and claims that would have been borne directly by consumers of healthcare, had the agency not intervened.

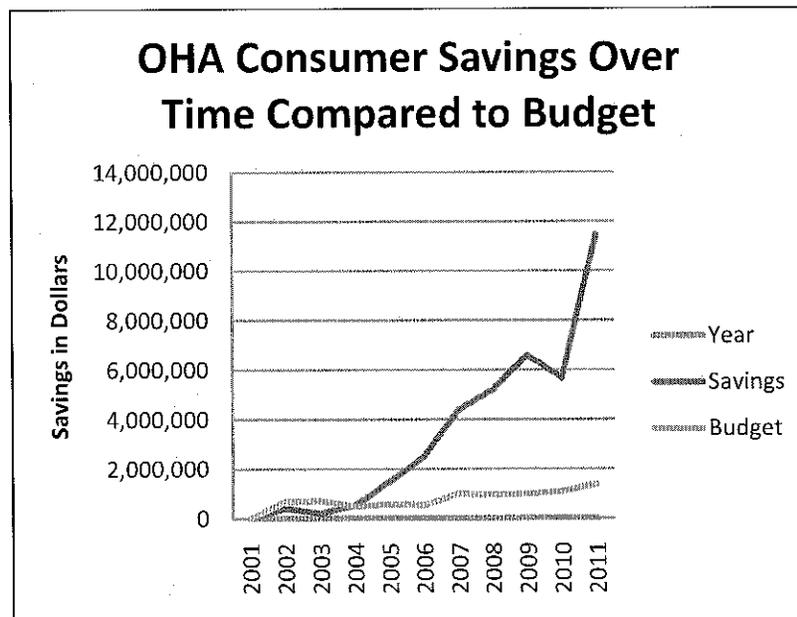
**OHA recovered twice as much in savings for consumers in 2011 than it did in the entire year of 2010. Case load at the office more than doubled to 5,515 cases in 2011.**

OHA's model of delivering real-time services for healthcare consumers includes direct intervention with and assistance from healthcare providers in advocacy with insurers, public and private, on denials of coverage for medical necessity, experimental/investigational status, and non medical necessity issues such as unwarranted billing actions or coding errors and non covered services determinations. OHA staff prepares cases thoroughly for appeals and appears in-person to advocate for consumers at administrative appeals, and also prepares external appeals.

OHA received a federal consumer assistance program grant in late 2010 under an Affordable Care Act provision that was modeled in part on OHA. The grant allowed us to bring on two case managers and an outreach coordinator/data analyst. Those funds are slated to expire in March 2012. Without the continued support as proposed in the Governor's budget, we would have to significantly reduce our capacity at a time when more people than ever are calling us for assistance, not only with issues with their current insurance plans, but also with questions about the exchange and future options. We need to keep sending the message that there is an office to where healthcare consumers can go that get personalized, quick, and successful results.

The grant not only was partly responsible for the doubling of the case load and the savings OHA recovered in CY 2011, but also contributed: over 110 outreaches; a first-ever-television commercial promoting our services to our fellow Connecticut residents; community promotions with our partners WTNH and MYTV9; English and Spanish brochures for consumers and providers that explain in concise language the new healthcare rights resulting from federal reform; transit ads in every area of the state in English and Spanish; multiple media appearances to educate consumers on their healthcare rights and to direct them to our office with questions; a mass mailing to all licensed providers to educate them and drive consumers to OHA when necessary, and to encourage providers to put OHA posters up in their waiting rooms.

The demand for our services keeps increasing. Even with the doubling of the caseload, we know we are only seeing a fraction of the true demand out there. With health reform evolving and the exchange coming into play, the demand for the kind of services we provide, which range from consumer education and assistance in selecting a plan, all the way through direct advocacy in the appeal process, will skyrocket. And there are pockets of underserved communities that OHA is still working to reach, consumers who may have been wrongfully denied coverage for desperately needed medical and mental health services. It will be critical to have sufficient resources in place at OHA.



The increased demand for our assistance shows that we still have a long way to go to ensure that we are tackling problems with the current healthcare system so that we do not enshrine them into efforts going forward.

There is probably not another state agency that can claim the return on investment that we achieve every year. The chart demonstrates just how effective the office is. With the three positions funded out of the insurance fund, we will continue our effectiveness and will maintain a very high return on a relatively modest investment.

OHA will continue to intervene in issues where systemic advocacy is needed, including participation in related healthcare activities such as the Connecticut Health Insurance Exchange Board, the Healthcare Cabinet and the legislative activities to ensure meaningful access to quality healthcare to all residents. And to maximize and ensure the value of employer, state and privately purchased health insurance.

Our fourth position comes from a transfer of funds from DCF to support a licensed clinical social worker case manager. This case manager will be responsible for ensuring that families with children who need DCF voluntary services, but who have commercial insurance, exhaust the insurance coverage process, including appeals, so that the state is not paying for services that the insurer should be paying for. OHA will also pursue recoveries from insurance companies when the state initially pays for services because of an immediate need for those services. We believe this collaboration will preserve state services for those with other resources for coverage and will return significant funds to the state. (Please see the attached article from the Connecticut Mirror, which describes the collaboration.)

While OHA is efficient, and active on state healthcare policy, our primary focus is always our consumer. Consumers honor us every day by trusting us with their most intimate and complex physical and mental health situations. The compassion and expertise of OHA's staff and model of assistance is unique. With three RNs, a LCSW, an insurance examiner, and two attorneys, we aim to honor our consumers by dedicating ourselves daily to successfully advocating for the treatment they need.

We appreciate your ongoing support of our mission and our office and respectfully request your support of the proposed adjustments to our budget. I know that we have worked directly with many of you on your constituents' cases, and those experiences have been very rewarding for the consumers and OHA staff. Please contact me with any questions at 860-297-3989 or at [Victoria.veltri@ct.gov](mailto:Victoria.veltri@ct.gov). Thank you.