



**Insurance and Real Estate Committee
February 14, 2012
American Cancer Society Testimony**

FTR

HB 5013 - An Act Concerning The Board Members Of The Connecticut Health Insurance Exchange.

The American Cancer Society is in the business of saving lives, which means preventing cancer or finding it early, seeking new cures, and caring for those in treatment. Throughout the health care reform legislative process, we have used the “cancer lens” to focus our efforts on achieving specific goals within the legislation. Now, after shifting to implementation of the law, we continue to use the “cancer lens” to guide all of our recommendations.

The creation of health insurance exchanges is a pillar of the Patient Protection and Affordable Care Act of 2010 — The Congressional Budget Office estimates that by 2019, they will serve as a gateway for an estimated 29 million consumers to access coverage. In Connecticut alone, it is estimated that the Exchange will cover one in ten consumers.

Last year, this Legislature along with input from stakeholders, experts, consumers and constituents, passed one of the strongest Exchange laws in the country, PA 11-53. The bill before you today, HB 5013 is intended to makes the Exchange even stronger.

We are supportive of all efforts to bring critically needed balance and independence to the Exchange Board. HB 5013 in its current form is only a first step, however. We recognize it is a work in progress that will need to continue to be fleshed out and improved at it moves through the committee process. There is a need for further changes to the bill and we appreciate the committee’s desire to engage input from stakeholders both today and moving forward.

The Exchange Board is faced with many critical decisions to make over the coming weeks and months, including hiring a CEO and senior staff, establishing standards for plans included in the exchange, determining if individual and small group plans should be combined, and many more all on a very short timeline. Much of the decision making process has already begun—reports are being prepared and recommendations are already coming in. As such it is absolutely critical that the appointments and changes necessary to provide a stronger consumer presence need to be implemented as soon as possible and not wait for July 1, 2012 to go into effect, as is currently in the bill.

Additionally, further clarification regarding “small employer” should be included in the bill to ensure the intent of the inclusion of this position is met and to further minimize the potential for conflicts of interest for whomever may be appointed to this position.

The new health insurance exchanges are critical to the success of health care reform. In order for cancer patients and their families to feel confidence and trust in their ability to access, choose, and purchase comprehensive health insurance that meets their needs, critical challenges related to the design, implementation and governance of these new exchanges must be met.

The American Cancer Society stands ready and willing to work with the members of this committee other members of the Legislature and all stakeholders to make the State Health Insurance Exchange a strong source of information and choices for consumers.

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