



**AARP Testimony by Lance Q. Johnson
in Support of Raised Bill 5013,
AAC the Board Members of the Connecticut Health Insurance Exchange
February 14, 2012**

Good afternoon, Chairmen Crisco, Megna, ranking members Kelly and Sampson, and members of the Insurance & Real Estate Committee. My name is Lance Q. Johnson. I am an AARP volunteer from East Hampton, CT and AARP's lead advocate on health care.

On behalf of our nearly 600,000 Connecticut members, AARP supports the concepts outlined in Raised Bill 5013 to expand consumer representation on the state health insurance Exchange board. The proposal expands membership to include a small employer and a consumer of "specialized health care services for a disability, a chronic illness or special needs, or of health care services." Raised Bill 5013 would also elevate the Health Care Advocate to a voting board member.

AARP believes the expansion should add more than two consumers. An example of an additional consumer voice could be someone between the ages of 50 and 65, as this age group is more likely to have pre-existing chronic conditions and will be most affected by age-based premiums. We also support adding these consumer representatives as soon as possible to ensure that consumers have meaningful input into Exchange policies that are decided before July 1.

Raised Bill 5013, with our suggested additions, would provide a logical extension of Connecticut's commitment to develop a consumer-friendly and effective Exchange. Last session, with your leadership, Connecticut adopted authorizing legislation for a state health insurance Exchange that included a "revolving-door" provision. That provision is considered one of the strongest ethics requirements in the nation. With our suggested changes to Raised Bill 5013, Connecticut would also have solid consumer representation on the governing board.

Additionally, Raised Bill 5013 with our suggestions would remove another potential speed bump in the implementation of Connecticut's health insurance Exchange by satisfying proposed federal regulations that require a majority of voting members to represent consumer interests.¹ Recently, questions have been raised as to whether we meet this standard under current law. However, Connecticut could easily achieve this standard by making the changes in Raised Bill 5013 and incorporating our suggestions.

AARP Connecticut strongly supports expanding consumer representation on the Board by expressly designating additional consumer voices and elevating the role of the Health Care Advocate. Thank you for your consideration.

¹ *Patient Protection and Affordable Care Act; Establishment of Exchanges and Qualified Health Plans; Proposed Rule, Federal Register, Volume 76, Number 136, Friday, July 15, 2011, §155.110 Entities eligible to carry out Exchange functions.*