



NEW ENGLAND REGION

Connecticut Office
35 Cold Spring Rd, Suite 411
Rocky Hill, CT 06067
860-563-1177
800-541-8350
Fax 860-563-6018

Massachusetts Office
29 Crafts St, Suite 450
Newton, MA 02458
617-244-1800
800-766-9449
Fax 617-558-7686

New Hampshire Office
6 Chenell Dr, Suite 260
Concord, NH 03301
603-224-9322
800-639-2113
Fax 603-224-3778

Rhode Island Office
2348 Post Rd, Suite 104
Warwick, RI 02886
401-739-3773
Fax 401-739-8990

February 14, 2012

The Honorable Joseph J. Crisco and Robert W. Megna, Co-Chairs, and Members
Insurance and Real Estate Committee
Room 2800, Legislative Office Building
Hartford, CT 06106

RAISED BILL 5013: An Act Concerning the Board Members of the Connecticut Health Insurance Exchange

Senators Crisco, Representative Megna and Members of the Insurance and Real Estate Committee:

The Arthritis Foundation is concerned about the lack of a consumer/patient health care advocate as a voting member on the new Health Insurance Exchange Board. We represent 654,000 adults and 3,400 children with doctor-diagnosed arthritis in our state. We deal daily with adults, who because they have arthritis as a pre-existing condition, can't or have great difficulty getting or affording health insurance coverage. In our state, about one-third of adults, age 45-64, have arthritis.

We are concerned about the lack of a consumer/patient health care advocate as a voting member on the new Health Insurance Exchange Board. None of the voting members appears to represent consumers, particularly those with chronic diseases and the uninsured. The state Health Care Advocate, who does not have a vote, appears to be the only representative familiar with the problems that those with pre-existing chronic diseases and/or limited income face in the insurance market.

The lack of a voting patient advocate is particularly problematic because the Health Insurance Exchange Board will design the plans and benefit packages offered through the exchange. Federal regulations state that exchanges are intended to support consumers and small businesses, and as such some of the voting members should be individuals who represent those interests. Furthermore, a key focus of the Board will be the coordination between the exchange, Medicaid and other public insurance programs.

We support the provisions of Raised Bill 5013 to change the status of our state Health Care Advocate to a voting member of Health Insurance Exchange Board. We also encourage the Committee to adopt the provisions to provide a voting member(s) to people with chronic diseases, who will be served by the system the Board designs. Health consumers should have a voice and a vote in the decisions that will affect access and affordability of the products offered by the state's Health Insurance Exchange.

Thank you for your consideration.

Susan M. Nesci
Vice President, Public Policy & Advocacy
35 Cold Spring Road, Suite 411
Rocky Hill, CT 06067
860-563-1177
860-563-6018 FAX
snesci@arthritis.org