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Testimony to THE INSURANCE AND REAL ESTATE COMMITTEE
Support for Raised Bill Number 205:
An Act Concerning Insurance Coverage for the Birth to Three Program
By Nora Duncan, Executive Director

The Arc Connecticut is a 60-year old advocacy organization committed to protecting the rights of people with intellectual and developmental disabilities and to promoting opportunities for their full inclusion in the life of their communities.

The Arc Connecticut supports Raised Bill Number 205 proposed legislation because policies and state budget cuts that impact the biennial budget reduced state spending on Birth to Three programs, vitally important to so many families, in anticipation of increased private insurance reimbursements. While there is an increase in reimbursements expected, there is more that Connecticut must do to increase reimbursements and be compliant with federal IDEA regulations that permit states to establish a new baseline that includes annual health insurance reimbursements which can be applied to the "maintenance of effort" that is required in order to receive supplemental federal funding.

The changes made to Connecticut General Statutes Section 38a-516a, effective 1/1/12, protected annual and lifetime caps, but were silent on two other measures that IDEA Part C regulations now require for the new baseline. Passage of this bill will require the following of private and group insurance policies and meet the new federal requirements in time for Connecticut to receive it's next IDEA grant in July: (1) ensure that billing for early intervention services alone will not cause a family to be denied health insurance coverage; and (2) ensure that the billing for early intervention services alone will not be the basis for increasing the family's health insurance premiums.

Your support for this bill is appreciated. It will help provide much needed services that strengthen the capacity of families to meet the developmental and health-related needs of their infants and toddlers who have delays or disabilities.

Please do not hesitate to contact me for more information or to be put in touch with Birth to Three providers within The Arc network.