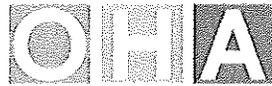


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Office of the  
Healthcare  
Advocate  
STATE OF CONNECTICUT

**Testimony of Victoria Veltri  
State Healthcare Advocate  
Before the Insurance and Real Estate Committee  
In support of HB 6550  
March 7, 2013**

Good afternoon, Representative Megna, Senator Crisco, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, State Healthcare Advocate with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

I appreciate the opportunity to support HB 6550, which eliminates the medical loss ratio (MLR) guarantee. This is a seldom utilized industry practice among Connecticut carriers, and denies consumers the opportunity for a fair rate review for policies for which a loss ratio guarantee is requested. In fact, the Connecticut Insurance Department (CID) and OHA have long agreed that this practice is inconsistent with the principles of the ACA, which requires that plans maintain reasonable medical loss ratios. HB 6550 reinforces this initiative, as it removes the statutory bar to their review of rate requests that current exists when a loss ratio guarantee is included in the filing and merely buttresses the importance of the rate review process by enabling CID to adequately review and respond to each filing and, as only one carrier has used the MLR guarantee process, will not burden insurers.

Thank you for providing me the opportunity to deliver OHA's testimony today. If you have any questions concerning my testimony, please feel free to contact me at [victoria.veltri@ct.gov](mailto:victoria.veltri@ct.gov).