



Office of the  
Healthcare  
Advocate

STATE OF CONNECTICUT

FTR

**Testimony of Victoria Veltri  
State Healthcare Advocate  
Before the Insurance and Real Estate Committee  
In support of HB 596  
January 31, 2013**

Good afternoon, Senator Crisco, Representative Megna, 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 consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

House Bill 596 authorizes the Connecticut Health Insurance Exchange (HIX) to negotiate premiums for qualified health plans offered through exchange in Connecticut. The HIX statute includes a mandate to reduce the number of Connecticut consumers without health insurance and assist consumers with the selection a Qualified Health Plan (QHP). HIX is further empowered in C.G.S. 38a-1083(c)(20) to "do all acts and things necessary and convenient to carry out the purposes of the exchange." While the Connecticut Insurance Department maintains statutory rate review authority over QHPs, the HIX should be empowered to use its position as representative of hundreds of thousands of Connecticut consumers when it is appropriate to accomplish its goals.

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).

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