

**Raised Bill No. 810**

**Testimony of Access Health CT**

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**Connecticut General Assembly Insurance and Real Estate Committee**

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Thank you, Senator Crisco and Representative Megna, members of the Committee.

My name is Jason Madrak, Chief Marketing Officer of Access Health CT, the Connecticut State Health Insurance Exchange.

Thank you for the opportunity to give testimony before your committee.

Since the passage of Public Act No. 11-53 in July of 2011, the Connecticut Health Insurance Exchange has worked closely and collaboratively with the Connecticut Insurance Department (CID).

Given that several Exchange policy decisions effect not only the products sold inside the Exchange, but also outside the Exchange, CID's rich knowledge of Connecticut's insurance landscape has proved extremely helpful and insightful as we both establish and continue to develop the Exchange.

The Deputy Insurance Commissioner, Anne Melissa Dowling, is an engaged member of our board, and we have established strong working relationships with many other members of the CID staff, some of whom serve on key advisory committee's for the Exchange.

The Exchange and CID, in addition to many others, have worked closely in developing key policies in areas such as Essential Health Benefits, Qualified Health Plan Certification Standards, and most recently Standard Benefit Designs. Moving into the future, we envision this will serve as a solid foundation for addressing future areas of focus, which would include rates for health insurance plans listed on the Exchange.

The Exchange fully supports keeping the responsibility for reviewing and approving insurance rates with CID

In light of the existing collaboration between the Exchange and CID, I respectfully suggest that bill 810 may be unnecessary, and not needed to formally require this already existing collaboration via legislation. Additionally, the legislation as written provides very little in the way of specifics regarding how this collaboration on rates would occur, the process involved, the data needing review, time frames for completion, dispute resolution, and other key elements, leaving the law vague and potentially more confusing than helpful.

Since the Exchange's creation, we have placed a high value on establishing strong relationships with organizations and state agencies that are critical to our success, and engaging with these partners in a transparent, collaborative manner.

By bringing subject matter experts to the table to openly debate critical issues surrounding the Exchange's development, we feel we have created an appropriate forum to build an Exchange for Connecticut's residents and small businesses. We respectfully ask that this process be allowed to continue and grow as we head towards our launch in October of this year

Thank you for your consideration.