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February 5, 2013

Statement
Of
Anthem Blue Cross and Blue Shield
Of
SB 811 An Act Concerning Health Insurance Coverage Of A Second Mammogram.
And
HB 6320 An Act Concerning Health Insurance Coverage Of Orally And Intravenously
Administered Medications.

Good afternoon Senator Crisco, Representative Megna and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am submitting testimony on **SB 811 An Act Concerning Health Insurance Coverage Of A Second Mammogram And HB 6320 An Act Concerning Health Insurance Coverage Of Orally And Intravenously Administered Medications**

We are concerned about **SB 811** and **HB6320** because they seek to impose a new mandate for all individuals and group policies, potentially including the State of Connecticut State Employees Health Insurance Plan. Mandates remove any choice that employers or individuals might have in purchasing health care. Our goal as a managed care organization is to provide a comprehensive meaningful set of benefits to individuals and employers purchasing our product. How we accomplish this goal changes as the needs and desires of the market changes. Mandating benefits take away the flexibility insurers have in developing products in response to the needs of the marketplace. The cost of mandates may cause the purchasers of health care, specifically employers to stop offering health insurance all together.

I would also like to add that the mandating coverage for orally and intravenously administered medications does pose several issues that we believe would be valuable for the Committee to know. It raises patient safety concerns because the lack of an in-office treatment removes the physician's direct supervision which provides an opportunity for the physician to see the side effects first hand and address them. Finally, this proposal does not take into consideration the structure of the health plan - which provides coverage for IV drugs as medical benefits and oral prescriptions as a pharmacy benefit - this may increase the member's out of pocket expense than they currently experience and offers no remedy if the member chooses not to have prescription drug coverage.

Thank you for the opportunity to speak on this bill and welcome any questions you may have.

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