

FTR



**Insurance and Real Estate Committee  
February 5, 2013  
American Cancer Society Cancer Action Network Testimony**

**SB 812 - An Act Concerning the Connecticut Health Insurance Exchange Board of Directors.**

Throughout the health care reform legislative process, the American Cancer Society Cancer Action Network (ACS CAN) has used the "cancer lens" to focus our efforts on achieving specific goals within the legislation. Now, after shifting to implementation of the law, we continue to use the "cancer lens" to guide all of our recommendations.

The Patient Protection and Affordable Care Act ("PPACA") requires the creation of state-based health insurance exchanges for individuals and small businesses to purchase insurance by January 1, 2014. Exchanges are essentially organized insurance marketplaces, which, if they are designed and function well, would provide consumers with a "one-stop shop" to compare and purchase health insurance and enroll in public coverage programs, as well as use the power of a large risk pool to generate competition among health plans based on quality and cost.

The Congressional Budget Office estimates that by 2019, they will serve as a gateway for an estimated 29 million consumers to access coverage. In Connecticut alone, it is estimated that the Exchange will cover one in ten consumers.

The Legislature along with input from stakeholders, experts, consumers and constituents, passed one of the strongest Exchange laws in the country, PA 11-53. The bill before you today, HB 812 AAC the Connecticut Health Insurance Exchange Board of Directors is a step in the wrong direction, however, and we respectfully OPPOSE this measure.

HB 812 would add an additional member to the Exchange Board of Directors to be filled by an active Insurance Producer. Insurance Producers are licensed professionals who sell, solicit or negotiate insurance products, including health.

We believe the needs of those touched by cancer are better served by a balanced and independent Exchange Board. We supported efforts last year to increase the number of consumer and small business representatives and are appreciative that the Healthcare Advocate position was provided a vote.

The Board is empowered to create advisory committees where the experience and

input of the Insurance industry, including producers, would more appropriately serve the best interests of consumers and further imbalance to the Board could be avoided.

The new health insurance exchanges are critical to the success of health care reform. In order for cancer patients and their families to feel confidence and trust in their ability to access, choose, and purchase comprehensive health insurance that meets their needs, critical challenges related to the design, implementation and governance of these new exchanges must be met.

The exchange should serve as a model for the consumer-friendly marketplace that the health care law intended, providing access to adequate, affordable health care options for people with cancer or who are at risk for the disease.

*The American Cancer Society Cancer Action Network (ACS CAN), the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society, supports evidence-based policy and legislative solutions designed to eliminate cancer as a major health problem. ACS CAN works to encourage elected officials and candidates to make cancer a top national priority. ACS CAN gives ordinary people extraordinary power to fight cancer with the training and tools they need to make their voices heard.*

#####