



# CCM 2013 Testimony

900 CHAPEL STREET, 9th FLOOR, NEW HAVEN, CT 06510-2807 PHONE (203) 498-3000 FAX (203) 562-6314

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## ***INSURANCE & REAL ESTATE COMMITTEE***

February 19, 2013

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent over 92% of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

- HB 5432 Health Insurance Coverage Of Specialized Formula For Children With Eosinophilic Disorders**
- HB 5433 Health Insurance Coverage For Hearing Aids**
- HB 5512 Health Insurance Coverage For Mental Health Services**
- HB 5636 Health Insurance Coverage For Breast Thermography**
- HB 5644 Health Insurance Coverage Of Fertility Preservation**
- SB 858 Health Insurance Coverage For Telemedicine Services**
- SB 862 Health Insurance Coverage For Lung Cancer Screening**

These proposed bills would mandate the expansion of health insurance policies in order to provide coverage for various treatments, procedures and equipment.

It is undeniable that state-mandated expansions of health insurance coverage will increase insurance costs and thus premiums, which will eventually be borne by policy holders - municipalities to name one. This would result in increased insurance costs statewide -- on top of continually rising insurance costs -- and a proposed state budget that would dismantle how aid to our hometowns is distributed and eliminate significant revenue to towns and cities.

Good intentions can have unintended consequences -- as would be the case with these proposals. Simply put, our hometowns cannot afford such a new unfunded state mandate as these bills would impose.

CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these well-intended proposals would have on our communities -- particularly on local programs and services, and (2) **hold these proposals until further analyses are conducted.**

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If you have any questions, please contact Robert Labanara, State Relations Manager of CCM via email [rlabanara@ccm-ct.org](mailto:rlabanara@ccm-ct.org) or via phone (203) 710-0491.