



**Testimony**  
**SB 957**  
**An Act Establishing a Health Insurance Advisory Council**  
**Insurance and Real Estate Committee**  
**February 26, 2013**

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**Universal Health Care Foundation of Connecticut**

Universal Health Care Foundation of Connecticut is an independent non-profit foundation dedicated to achieving access to high quality, affordable health care for everyone in our state. We strongly support the creation of a health insurance advisory council to monitor and provide input regarding health insurance rate review and promote health insurance affordability in the state.

Year after year of double digit rate increases have taken their toll on the health insurance marketplace, making it increasingly difficult for those in the small group and individual markets to afford insurance. Even with the implementation of the Affordable Care Act (ACA) and the opening of the health insurance exchange, Access Health CT, these concerns will remain.

The insurance rate review process is highly complex. An advisory council that meets regularly in public could help demystify this process and improve the public's understanding of the reasons behind insurance rate increase requests. While rate filings and dispositions are posted on the Connecticut Insurance Department web site, there is a need for consumers to have a more informed understanding of rate increase decisions and to provide input into those decisions. This increased understanding would be a valuable contribution to the overall effort underway in Connecticut to ensure access to quality, affordable health care for all state residents.

Section 1 (g) includes an excellent list of the types of issues such a council would evaluate. In addition to monitoring rate review, the council could provide oversight to such areas as provider network adequacy, risk adjustment, insurance producer incentives, enforcing consumer protection provisions and the Insurance Department's support of innovative payment models that would promote value. We fully expect the council's meetings would be conducted in public, open to the press and with minutes in order to be successful in enhancing transparency and accountability around these issues. We urge the committee to approve SB 957.