



Good afternoon co-chairs Senator Crisco and Representative Megna, members of the Insurance and Real Estate Committee. I'm Daniel Ravizza, an organizer for Connecticut Citizen Action Group. As a consumer watchdog group and an advocate for health care reform for many years, it is part of our mission to make sure that every Connecticut resident has access to quality health care. Today, I'm happy to give testimony on behalf of our over 20,000 member families in support of SB 957, An Act Establishing a Health Insurance Advisory Council.

The passage of the Affordable Care Act meant increased access to health insurance for millions of Americans and thousands of Connecticut citizens. Many of those reforms will now take place with our Access Health Connecticut program, formerly known as the Health Insurance Exchange. Currently, we have our own Insurance Department, however, their actions to reduce costs and increase access has been out of public view. This bill would allow greater transparency as some 270,000 consumers purchase health insurance in Connecticut during the implementation of the Affordable Care Act.

Unfortunately, a significant number of those consumers won't be able to purchase health care under the Access Health Connecticut program because they do not meet federal poverty guidelines. Thus, those consumers will have to rely on the rate review process in order to be able to purchase affordable health care. Our state must establish a means to review the impacts upon consumers with regard to rate increases. Indeed, having a deliberative process and reporting of consumer impacts within the Health Insurance Advisory Council is a must for Connecticut consumers. The protections of the Affordable Care Act such as discrimination based on gender, health status, limits on age rating, no lifetime caps, must be enforced for this population of consumers that do not qualify for Access Health.

The creation of this body will do more than protect consumers- it will serve as a valuable space for stakeholders to give their input and resolve small problems before they become larger catastrophes. This board should seek to model the Medicaid Managed Care Council, a body that has improved care, created helpful health policy, and saved money. Transparency and accountability will work to inspire more confidence in our health care market, and the enforcement of the existing laws will allow more of our residents to have access to a safe and healthy future.

Thank you for raising this bill and your commitment to a healthier, happier Connecticut.

*Submitted by Daniel Ravizza to the Insurance and Real Estate Committee on Feb. 26, 2013*