



Office of the  
Healthcare  
Advocate  
STATE OF CONNECTICUT

**Testimony of Victoria Veltri  
State Healthcare Advocate  
Before the Insurance and Real Estate Committee  
Concerning SB 1093  
March 12, 2013**

Good afternoon, Representative Megna, Senator Crisco, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, State Healthcare Advocate with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

Thank you for the opportunity to speak with you concerning SB 1093, An Act Concerning Revisions to the Insurance Statutes. This bill implements several updates to the insurance statutes. In Sections 14 and 15, this bill codifies a standard timeframe for insurers to render decisions concerning claims submitted electronically. Twenty days is a reasonable amount of time to process claims but of concern to our office is the expansion of the amount of time that an insurer has to process claims submitted in paper form. Currently, insurers have forty-five days to review and render a decision. SB 1093 would expand that to sixty days, which we feel is excessive. By delaying the claim adjudication process an additional 15 days, the development of ongoing treatment plans may be delayed, adversely impacting outcomes. While OHA supports the imposition of the twenty day timeframe for electronic claims processing, we respectfully request that the timeframe for insurer processing of paper claims remain at forty-five days.

Thank you for providing me the opportunity to deliver OHA's testimony today. If you have any questions concerning my testimony, please feel free to contact me at [victoria.veltri@ct.gov](mailto:victoria.veltri@ct.gov).