



To: Committee Chairs Connecticut Joint Committee on Public Health

Via hand delivery – Anita Schepker Connecticut Counsel to Aflac

Re: HB5730 An Act Concerning Reimbursement for Services Provided at School-Based Health Centers

The captioned bill seeks to facilitate the collection of medical expense fees from insurers by School Based Health Care systems. An important distinction exists between medical expense insurance and supplemental health insurance which, given the significance of this legislation's intent, bears repeating here. Supplemental insurance products do not provide medical expense coverage. Supplemental health insurance provides benefits to insureds to accommodate the continued and increased costs of daily living brought about by sickness or injury. Our claims payments are used by families for many non-medical expense purposes including, rent, groceries, child care, car payments and other costs which continue to accrue despite an insured's medical condition. We do not pay or reimburse doctors, hospitals, clinics or pharmacies for medical expenses. Supplemental benefits, therefore, should not be included in any legislation to enable School-Based Health Centers to access health insurance benefits.

As the preeminent writer of supplemental health insurance in the country, Aflac appreciates the committee's consideration of our position. If we can be of any assistance please do not hesitate to contact our counsel Anita Schepker. We are happy to provide additional information and detail for the Committee's consideration.

Respectfully submitted,

Edward J Donahue, Jr.
2nd V.P. Regional Director and Counsel