

March 15, 2013

Testimony in Support of SB 892 AN ACT CONCERNING COST ESTIMATES FOR CERTAIN HEALTHCARE SERVICES

Senator Gerratana, Representative Johnson, Senator Welch, Representative Srinivasan and members of the Public Health Committee:

In May of 2012, my son's pediatrician found a lump on the back of his neck at the base of his skull. Both the location and size of the lump caused the doctor sheer panic and she aggressively insisted that we immediately take our son to have the growth examined through an MRI test. She personally contacted the Hartford Children's Hospital and arranged the test to ensure that we would have it performed as soon as possible. Three days later, on a Saturday morning, I was sitting in the waiting area filling out paperwork, which included among the myriad of boilerplate, medical release forms, a financial agreement form. Being a father of seven children, I had performed similar form-filling tasks countless times when my children had to be treated at medical facilities for cuts, broken bones, tonsillitis, etc.

It was, in fact, my somewhat vast repository of experience with other medical facilities that gave me a security in not taking time to read all of the fine print and verbose clauses as I filled out the forms. After all, every other medical facility in which I or a member of my family had been treated always treated us fairly from a price standpoint. Hartford Children's Hospital, we would soon learn, would turn out to be a glaring exception.

It is important, at this point, to put this in context. Again, we were no strangers to having medical tests like MRI's performed. Every MRI test (including one that a family member had two years prior) I had ever paid for had cost between \$300-\$500 dollars. This was the amount that I thought I was agreeing to be responsible for when I signed the financial agreements.

My wife and I were quickly disabused of any notion that Hartford Children's Hospital would charge us a fair, market-based price when we received bills totaling over \$2,100.00 . The bills' amounts were particularly unpleasant pills to swallow since our health insurance did not cover any portion.

Our sense of outrage only grew when we began to research medical costs in Connecticut. According to multiple sources, Hartford Children's Hospital charges 3-4 times more for an MRI test than many other Connecticut facilities.

As I reflect on my experience, I realize in hindsight that it would have been prudent to ask in advance about the costs. But wouldn't it have also been prudent for them to share the costs with me beforehand? The mortgage industry, for example, is required by law to provide consumers with a good-faith estimate to prevent unscrupulous types from duping and overcharging the consumer. Shouldn't medical facilities be held to the same standards of openness and integrity?

On a personal note, because of this ordeal, I now face a dilemma when a discretionary decision must be made about my family's medical treatment. I have now become much less likely to opt for medical screenings and other such exams for fear that I will be taken advantage of financially. I realize and regret that my new bias against the medical community could adversely affect my health and my family's health; yet, my feelings persist commensurate with the familiar saying: *Fool me once, shame on you; Fool me twice, shame on me.*

Thank you for your time and consideration in reading about my family's experience. By the way, my son's MRI test did reveal that the growth on his neck posed no medical issue whatsoever.

In conclusion, we hope, in light of our experience, that you will favorably consider passing a bill that requires medical facilities to provide a good-faith estimate before an out-patient procedure or test is performed.

Sincerely,
Tim LeJeune
Bristol, CT