



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony

Insurance and Real Estate Committee

March 6, 2014

Senator Crisco, Representative Megna, and members of the Insurance and Real Estate Committee, the Insurance Department appreciates the opportunity to submit written testimony on the following bills:

- 1. Raised S.B. No. 190: AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR TOMOSYNTHESIS FOR BREAST CANCER SCREENINGS.**
- 2. Raised S.B. No. 200: AN ACT EXPANDING HEALTH INSURANCE COVERAGE FOR SPECIALIZED FORMULA.**
- 3. Raised H.B. No. 5245: AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR FERTILITY PRESERVATION FOR CANCER PATIENTS.**

While The Connecticut Insurance Department appreciates the intent of the bills listed above, it cautions the Insurance and Real Estate Committee that any new state mandated benefits enacted in 2013 can have a fiscal impact to the State of Connecticut.

Section 1311(d)(3)(B) of the Affordable Care Act permits a state to require Qualified Health Plans (to be sold through the Exchange) to offer benefits in addition to the Essential Health Benefits already selected by Connecticut, but it requires the state to defray the cost of these additional benefits.

The Department of Health and Human Services (HHS) issued a final rule on February 25, 2013 that recognizes only those mandated benefits that were enacted on or before December 31, 2011 to be considered part of the Essential Health Benefits. The state would be required to make payment to the enrollee or insurance carrier to defray the cost of any new benefits specific to care, treatment and services which are enacted this session.



The Connecticut Insurance Department will continue to monitor the evolution of the Exchange and Essential Health Benefits and will keep the Insurance and Real Estate Committee apprised and any new developments.

The Department thanks the Insurance Committee Chairs and members for the opportunity to submit this testimony.

About the Connecticut Insurance Department: The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education and advocacy. The Department recovers an average of more than \$4 million yearly on behalf of consumers and regulates the industry by ensuring carriers adhere to state insurance laws and regulations and are financially solvent to pay claims. The Department's annual budget is funded through assessments from the insurance industry. Each year, the Department returns an average of \$100 million a year to the state General Fund in license fees, premium taxes, fines and other revenue sources to support various state programs, including childhood immunization.

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