



Connecticut Association of Optometrists

35 Cold Spring Road, Suite 211
Rocky Hill, CT 06067
860 529-1900
860 529-4411 (FAX)
www.cleyes.org

Insurance and Real Estate Committee

Testimony of Dr. David Palozej

Supporting HB 5250 AAC Contracts Between Optometrists and Insurers

March 6, 2014

I am Dr. David Palozej. I am an optometrist practicing and living in Ellington, CT. My testimony today represents the position of the Connecticut Association of Optometrists as well as my own.

I encourage your support of HB5250 An Act Concerning Contracts Between Optometrists and Insurers.

Like other healthcare providers, optometrists partner with health insurers to provide "covered" services to our patients. Optometrists agree to accept less than their usual and customary fees for services and materials. The insurer pays the doctor directly for supplying these "covered" benefits to their enrollees. The proposed legislation will not affect these relationships or contracts for "covered" care.

This legislation addresses the unilateral mandate imposed upon independent optometrists to provide deep and unsustainable discounts on services and materials that they "don't" cover. Vision care plans and healthcare insurers alike are expanding their "benefits" not by covering services and eyewear, but by requiring optometrists to provide discounts and then promoting these discounts as a benefit of their plan.

This same practice was forced upon Connecticut dentists until this committee put an end to it. Connecticut optometrists are requesting the same consideration. It is inappropriate for one business to fix the prices on another business's services and materials that they don't "cover."

Realistically, without your support, the cost of our services and materials will escalate. As more insurers adopt this practice, prices will go up to offset these deep discounts. Small businesses such as ours cannot sustain 20%, 30%, or 40% mandated discounts. Therefore, the price for these services for patients without a discount will be grossly inflated.

Please support HB5250, eliminating this unfair practice of unilaterally mandating discounts for non-covered services.