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Testimony of Dr. Elizabeth McMunn
Supporting HB5250: AAC Contracts Between Optometrists and Insurers
Before the Connecticut Committee on Insurance and Real Estate
March 6, 2014

Good afternoon Insurance and Real Estate Committee members. My name is Elizabeth McMunn, and I am an optometrist living and practicing in East Lyme, Connecticut. I am also the President of the Connecticut Association of Optometrists.

I respectfully urge you to support HB5250. This legislation extends the protection to optometrists that has already been provided to dental health practitioners in 2012.

The current healthcare climate is ever changing, but for years insurance and vision plans have unilaterally forced optometrists to provide deep discounts to their members on services and products that the plans otherwise do not reimburse for. Eye care providers are forced to raise their usual and customary fees in order to make up for these mandated discounts. The effect of this is that patients who do not have vision plans and discounts subsidize those who do.

Benefits of HB5250 include:

- Greater transparency in health care costs.
- Fairer business climate for small business optometry
- Discontinues the unfair practice of insurers dictating what health care providers can charge for uncovered products and services
- No cost increase to insurers as only noncovered products and services are affected
- \$0 Fiscal impact on the Connecticut budget

Please end this discriminatory practice by insurance companies and support optometrists and their patients by endorsing HB5250.

Very Respectfully,

Elizabeth C. McMunn, O.D.