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Testimony of Tom Swan

Executive Director of the CT Citizen Action Group (CCAG)

Before the Insurance and Real Estate Committee

February 18, 2014

In Support of SB 11 and opposed to SB 15

Representative Megna, Senator Crisco and members of the Committee, my name is Tom Swan and I am the Executive Director of the CT Citizen Action Group (CCAG) – a statewide membership based organization with over 20,000 dues paying member families. On behalf of our members I want to commend you for introducing SB 11 AAC THE DUTIES OF THE CT HEALTH INSURANCE EXCHANGE and offer our support. I also wish to register our strong opposition to SB15 AAC the CT HEALTH INSURANCE EXCHANGE BOARD OF DIRECTORS.

CCAG has been working on health care reform for over 40 years and are pleased to see that CT's Exchange is leading the country in meeting our enrollment goals. However, now is not the time to rest on our laurels. Last year, the resistance to passing this legislation was that we were not sure what the uptake would be of products on the Exchange and that we could the revisit. Our experience shows that now is the time to revisit if for no other reason than the plans offered on Health Access have the highest premiums of any state run exchange.

Additional reasons include the success of public programs to not only save money, but also to improve health care delivery as can be seen through the successful implementation of Primary Care Case Management in Medicaid and the recent wellness programs adopted in the state employee health plan as part of the negotiations with SEBAC. The state is proposing to spend millions on the SIM process, but if the exchange were an active purchaser it could drive most of the positive systems change from a more pro-consumer perspective than the current process.

It is also important to ensure maximum leverage on behalf of consumers and communities as was face potentially huge changes in our hospitals. This would include cost, access to and quality of care. It is crucial that this legislation passes before the hospital industry in CT goes through further restructuring.

Finally, I would like to make clear that CCAG strongly opposes SB 15. We fought hard to try and ban any conflicts of interest in selecting board members where this proposal will only institutionalize a clear conflict of interest. We urge in the strongest terms possible the rejection of this proposal.