FTR

116 Rolling Ridge Rd., Fairfield, CT 06824. Phone: 203-255-7703. www.parasolservices.com

SB No. 200, An Act Expanding Health Insurance Coverage for Specialized Formula

Insurance and Real Estate Committee
March 6, 2014

Dear Senator Joseph Crisco, Representative Robert Megna and Honorable members of the Insurance and Real Estate Committee:

Thank you for the opportunity to offer comment in **support of SB 200, An Act Expanding Health Insurance Coverage for Specialized Formula**. My name is Loretta Jay, and I live in Fairfield, Connecticut. I am writing to you both as a parent, and as a consultant with expertise in restricted diets.

My children, Ellie (now 12) and Mickey (now 11) had numerous food allergies when they were younger. They were both diagnosed with presumed Eosinophilc Esophagitis (EE). (Presumed because of several complicating factors that impacted a formal diagnosis.) EE is a type of eosinophilic gastrointestinal disorder (EGID) that affects the esophagus. EGIDS are chronic disorders characterized by above normal amounts of eosinophils (white blood cells) in the digestive system; significant allergy to many foods is a common experience and sometimes requires specialized formula to meet nutritional requirements. When the kids were young they both required numerous medical procedures and interventions. In order to address the children's significant weight loss and diagnosis of *Failure to Thrive* they received their nutritional sustenance from a specialized formula. Ellie and Mickey are lucky; it is believed that their EE is in remission and they currently have only one food restriction. We live with the fear that their extensive food allergies may return at any time.

The specialized formula cost our family almost $1000/week for *each* child - and it wasn't covered by insurance! Of course such an expense drains a family's finances and creates extraordinary hardship. Since the time when my kids needed the formula, legislation has been passed that requires insurance companies to cover the cost until the child is 12 years old. We know that our children are still growing, their brains still forming, and they are developing into the best adult they can be long after age 12. The general population doesn't stop eating a nutritionally balanced diet when we turn 12 years old. And insurance companies encourage healthy diets to adolescents and adults to promote good health. In fact, a quick check of the major health insurance companies' websites reveals information about healthy living that includes nutritionally balanced meals!

Insurance coverage of medically required specialized formulas for people with EGIDS and other medical conditions should not stop at age twelve. The number of people who require specialized formulas is small. When there is a medical necessity, Connecticut families must be able to rely upon their health insurance coverage to satisfy this need. **I respectfully ask that you vote in favor of SB 200, An Act Expanding Health Insurance Coverage for Specialized Formula.**

Thank you.