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Good evening Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee. I am here to testify in support of **SB 6 AN ACT DECREASING THE TIME FRAMES FOR URGENT CARE ADVERSE DETERMINATION REVIEW REQUESTS** and **HB 6952 AN ACT PROHIBITING CERTAIN LIFE INSURANCE POLICY EXCLUSIONS FOR ACTIVE MEMBERS OF THE ARMED FORCES AND THE NATIONAL GUARD.**

SB 6 would decrease the timeframe for health insurance expedited review requests; this time frame was unfortunately lengthened to 72 hours in PA 11-58; 72 hours is the longest time period allowed under the Affordable Care Act (ACA). When an insurance claim is denied and the patient has a critical need for the care to be administered in a timely fashion, it is required that such an "urgent care requests" receive "expedited review" under our statutes as well as under the ACA. The ACA sets the floor at 72 hours; states are free to set more stringent standards. In PA 13-3, the time frame was shortened to 24 hours for mental health claims. However, for all other claims, under the current system, the insurer has 72 hours to respond to an urgent care request; in some cases 72 hours can put a patient in serious danger of a negative outcome. While ideally all urgent care claims would be required to be resolved within 24 hours, 48 hours represents a compromise that would improve access to care for our citizens in urgent need of medical treatment.

HB 6952 would prohibit certain life insurance policies issued to active duty members of the military or the National Guard from excluding coverage when the insured's death is related to war or any act related to military service. I find it surprising that insurers would have policies that exclude coverage for deaths related to military service and this requirement would not seem to create a significant burden on the insurer.

Thank you for hearing these important bills.