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Connecticut State Medical Society Testimony on
Senate Bill 12 An Act Concerning the Health Insurance Board of Directors
Submitted to the Insurance and Real Estate Committee
February 3, 2015

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee: On behalf of the physicians and physician in training of the Connecticut State Medical Society, thank you for the opportunity to present this testimony to you today on Senate Bill 12 An Act Concerning the Health Insurance Board of Directors. This proposed legislation would increase the size of the Connecticut Health Insurance Exchange board of directors by adding an active insurance producer.

In past testimony we suggested to you and other committees of the General Assembly that the involvement of practicing physicians on the exchange board is critical. Unfortunately, legislation passed into law to establish the Exchange expressly excluded all health care providers or those employed by them. Therefore, while this legislation seeks to add an active insurance producer, we continue to strongly suggest language be added to the bill to include a practicing physician currently participating in health insurance products offered through the Exchange.

A few sessions ago, under the leadership of this committee the General Assembly rightfully elevated the Healthcare Advocate to a full voting member of the Exchange Board, thereby providing a voice for consumers. However, still lacking is the voice of physicians who are often advocates for their patients in dealing with issues related to their health insurance coverage and accessing their benefits when medically necessary care is required. In addition, to fully evaluate products offered through the Exchange, as well as what materials and information need to be available to consumers through the navigator, the knowledge of a practicing physician is imperative. While we have raised these issues on previous iterations of this legislation in past session, no change has been made. Our Exchange has been heralded nationally for its success in achieving high levels of enrollment. However, success has not been without concern and issues have been raised regarding Network Adequacy and confusion amongst purchasers regarding Exchange networks and products. Furthermore, certain requirements of the Accountable Care Act (ACA) increase exposure to financial liability for physicians participating in Exchange plans. We believe inclusion of a practicing physician will only strengthen the board's composition and knowledge of how health care is delivered and health insurance operates in this state.

Again, thank you for the opportunity to present this testimony to you today.