

George Peterman Jr.
22 Hall Street
New Haven, CT 06512

February 3, 2015

State Rep. Robert Megna
Legislative Office Bldg., Rm. 2802
Hartford, CT 06106

Dear Representative Megna,

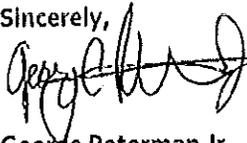
As you know, health insurance companies across our state have made numerous changes within the last few years. However, there is still a lack of transparency when it comes to explaining all our plan benefits. Before they sign up for a plan, people do not know what doctors are accepting the insurance or how much each treatment and medication is going to cost them. SB 24 would provide patients with better up-front coverage explanations, lock in prescription copays and other benefits for the entire year, and ensure that at least one medication, for a particular disease is covered at the lowest tier pricing-level.

My youngest daughter is asthmatic and receives treatments to help with her breathing. One day, she was having a lot of problems breathing while she was at the respiratory clinic with my wife. The hospital approved a nebulizer for her, but the insurance company said it would not cover the costs once she went to pick it up from the pharmacy. We had to struggle with the company to get this medication covered. Fortunately, I have family members who work in physicians' offices and have a great deal of experience with such matters. I'm sure some people don't take action when they see their insurer rejects a prescription, and they simply pay for it. Many of those situations would likely be avoided if insurers offered thorough and up-front information about policies. Also, it's very unfortunate that people with diseases are having trouble finding a low-cost alternative within a class of prescription treatments.

My mother had a negative experience with a sudden change in costs. She is currently being treated for breast cancer, and the associated costs are expensive. In the middle of her treatment, the costs went even higher! This is not fair for patients, such as my daughter and my mother, who need these treatments to overcome their diseases.

Eliminating midyear charges is crucial for patient protection. Having to deal with the added stress is uncalled for and should not happen. In addition, patients should know ahead of time what is covered at what level, and every disease should have low cost prescription options in each class of medications. SB 24 would bring those patient protections manner, and I ask you to give the bill your full support.

Sincerely,



George Peterman Jr.