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March 2, 2015

SB 417, An Act Concerning Conferences Between Health Carriers' Clinical Peers And Health Care Professionals

Dear Senator Crisco, Representative Megna, and Members of the Insurance and Real Estate Committee:

As Director of Professional Affairs of the Connecticut Psychological Association (CPA), I am writing in support, with modification of **SB 417, An Act Concerning Conferences Between Health Carriers' Clinical Peers And Health Care Professionals**

SB 417's modification to existing statutory language would require insurers to offer to schedule a conference between a healthcare provider and a clinical peer of the health carrier when the provider's request for coverage of a procedural code is denied, "in whole or in part" based on medical necessity.

It is vital that a patient's healthcare provider be able to consult with a clinical peer of the health insurance carrier following an adverse determination, as the provider has first-hand knowledge of the patient's condition and needs.

CPA also requests that **language be added to ensure that "clinical peer" is defined as** a professional of the same discipline, with the same academic credential, licensure and specialty area expertise as the healthcare provider requesting the conference. The role of clinical peer in adverse determination reviews holds a great deal of responsibility, with the reviewer making important decisions which may have significant long-term impacts on the health of the patient whose claim is being denied. As such, the requirement that a clinical peer have the same academic credential, licensure and practice specialty are all important safeguards which help ensure the reviewer's expertise and competence, and also decrease the likelihood of arbitrary or unfair findings.

Accordingly, the Connecticut Psychological Association urges you to **support SB 417, and to add in the suggested definition of "clinical peer"**.

Thank you for your time and consideration.

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