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Testimony on SB-751 – AN ACT REQUIRING THE CONNECTICUT HEALTH INSURANCE EXCHANGE TO POST PROVIDER NETWORK INFORMATION ON ITS WEB SITE

Honorable Elected Officials, thank you for the opportunity to address you with regards to this bill addressing the affordability of health insurance to the residents of our State. I own and operate a staffing and educational services business that provides support services to other organizations related to health insurance and health care reform. I have been in the insurance business for 14 years, and am very involved with the roll-out of Health Care Reform and how it affects the Individual and Small Group Health Insurance marketplace in CT.

I am testifying on my own behalf. For informational purposes, I am a member of the SHOP Advisory Committee to Access Health CT and a board member of Small Business for A Healthy CT, an advocacy group. I am testifying on three bills today; so I will be brief.

I am not in support of this bill. It is important that the exchange provide information on its web site that provider networks available through ahCT are not always the same as those available off the exchange. ahCT does have links to the insurance carrier websites where people can do a provider search for each plan. It is very important to note that provider networks change on a daily basis; and not even the insurance carrier network pages are real-time. This means people will have a false sense of security when they choose their health insurance plan. People are making choices for a whole year; however, provider networks are fluid. On a daily basis, insurance carriers are in negotiations with doctors and hospitals in regards to renewing their contracts; and we have seen temporary gaps in the networks while they negotiate.

The important item for consideration is that this is mainly an educational issue. In the past people have not had to choose an insurance company. The average person still has employer provided coverage and the employer picks the insurance company. People generally adjust to the insurance company provided by the employer; and ask their doctors office what insurance plan they accept. The recommendation is that there needs to be more of an educational focus outside of open enrollment; so people are better prepared when they have to pick a health plan.

Thank you for your time. I am open to answering any questions you may have for me.

Sincerely,

Antonio Paulo Pinto