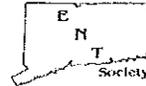
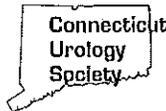
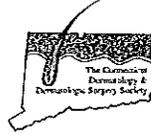


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**Testimony Presented to the Insurance and Real Estate Committee in Support of  
Senate Bill 9 An Act Concerning the Rate Approval Process for Certain Health Insurance  
Policies**  
**February 24, 2015**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, on behalf of the physicians and physicians in training of the organizations listed above, thank you for the opportunity to submit this testimony to you today in support **Senate Bill 9 An Act Concerning the Rate Approval Process For Certain Health Insurance Policies**. In addition to requiring the Commissioner of the Department of Insurance to adopt regulations to ensure that rate filings are not “excessive, inadequate or unfairly discriminatory,” it would require the establishment of public hearing process for any rate increase request of ten percent or more.

Our organizations believe that having a more structured and standardized requirement for a rate review process as well as the opportunity for public input regarding a defined level of requested increase provides the opportunity to evaluate, review and determine whether or not a rate request from an insurer is justified. In addition to the opportunity for established involvement of the Attorney General and Health Care Advocate in the process, allowing the public to both hear and question insurer rate requests allows for an open and transparent process of review that provides the public with certain assurances that rate requests are justified.

Providing patients the opportunity to hear in a public forum why rates may need to be increased allows patients to make informed determinations regarding the justification of rate increase when making decisions about health insurance options.

Please support **Senate Bill 9**.