

CCM 2015 Testimony

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INSURANCE & REAL ESTATE COMMITTEE

February 17, 2015

The Connecticut Conference of Municipalities (CCM) is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent 156 towns and cities, representing over 95 percent of Connecticut's population. We appreciate the opportunity to testify on bills of interest to towns and cities.

- HB 6553, "An Act Requiring Health Insurance Coverage for Breast Thermography"**
HB 5832, "An Act Concerning Health Insurance Coverage for Tomosynthesis for Breast Cancer Screenings"
HB 5434, "An Act Requiring Health Insurance Coverage for a Court Ordered Custody Evaluation for a Minor"
HB 5836, "An Act Requiring Health Insurance Coverage for Medical Evaluations or Appointments Ordered by a Court for an Insured and Any Subsequent Treatment Required"
SB 175, "An Act Requiring Health Insurance Coverage for Patient Lifts"
SB 872, "An Act Requiring Health Insurance Coverage for Supplies for the Treatment of Lymphedema"
SB 873, "An Act Expanding Health Insurance Coverage for Hearing Aids"

Among other things, these proposals would create new mandated expansions of health insurance policies in order to provide coverage for various treatments, procedures, supplies, and/or equipment.

These proposals all have merit however, it is undeniable that **state-mandated expansions of health insurance coverage would increase insurance costs** and thus premiums, which would eventually be borne by policy holders - municipalities to name one. This would result in increased insurance costs statewide - on top of continually rising insurance, retirement, and energy costs on local budgets.

The non-partisan Office of Fiscal Analysis (OFA) has agreed. OFA has identified similar mandated coverage proposals to be **"STATE MANDATES" on municipalities** - and has concluded year after year, that such "...coverage requirements may result in increased premium costs when municipalities enter into new health insurance contracts after January 1...".¹

Good intentions can have unintended consequences - as could be the case with these proposals.

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¹ OFA Fiscal Notes No. 5, 186, 110; 2014.

CCM urges the Committee to (1) obtain detailed fiscal analyses on the impact these well-intended proposals would have on our towns and cities – particularly on local programs and services, and (2) **hold these proposals until further analyses are conducted.**

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If you have any questions, please contact Bob Labanara, State Relations Manager, CCM, at rlabanara@ccm-ct.org or (203) 498-3023.

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