



State of Connecticut

SENATE

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February 24, 2015

Esteemed members of the Insurance and Real Estate Committee:

I am writing in strong support of SB 413 and SB 9.

The absence of any state law mandating a public hearing for insurance carriers' rate increases is inconsistent with the transparency and accountability that is critical to good governing. We must ensure that the health insurance marketplace engages in free and fair exchange of information and restore public faith in the premium rate review process.

These bills will achieve that.

The citizens of Connecticut deserve due process on premium hikes which directly impact them and public hearings will allow their voice to be heard. Additionally, I believe health insurers need to be accountable to consumers, and required to explain and justify their proposed premium increases.

We actually witnessed the positive results of this process in 2014, when the Insurance Department held a public hearing on a premium increase filing from Anthem Blue Cross and Blue Shield. The hearing was made possible through a 2011 agreement between the Insurance Commissioner and Healthcare Advocate that required the Insurance Department to hold a public hearing on insurance carrier requests for rate increases of 15% and higher, when requested by the Office of the Healthcare Advocate.

That agreement was, unfortunately, necessitated by a veto from Gov. Malloy of SB 11, which passed both the House and Senate chambers with bipartisan support. SB 9 and SB 413 revive this necessary legislation, and will statutorily support the agreement that has already proven its merit.

Consumers – our constituents – deserve the opportunity to engage in an open and transparent process, especially when it comes to the cost of something as important to their well-being as health insurance. I hope you agree, and will demonstrate your conviction by supporting these two proposed bills.

Thank you for your time and thoughtful consideration.

Kindly,

Tony Hwang
28th District State Senator