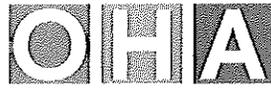


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Office of the
Healthcare
Advocate
STATE OF CONNECTICUT

**Testimony of Victoria Veltri
State Healthcare Advocate
Before the Insurance and Real Estate Committee
Re SB 415
February 24, 2014**

Good afternoon, Representative Megna, Senator Crisco, Senator Kelly, Representative Sampson, and members of the Insurance and Real Estate Committee. For the record, I am Vicki Veltri, State Healthcare Advocate with the Office Healthcare Advocate ("OHA"). OHA is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems.

SB 415 acknowledges the doctor-patient relationship and the importance of timely receipt of prescribed medical treatment. It provides a means for consumers to receive prescriptions for the treatment of a chronic disease in conjunction with an established treatment plan during the period of an insurer's internal utilization review and internal grievance processes, avoiding potentially significant and harmful delays in the onset of care. Current statute requires that consumers receiving medical services may continue to receive those services without liability during the period of an concurrent review and grievance processes. SB 415 complements this existing provision by extending this protection to prospective pharmaceutical interventions. In this manner, SB 415 will improve access to care for consumers with chronic diseases, who would otherwise have to wait until an insurer completes the utilization review and grievance processes before receiving their first prescription.

Thank you for providing me the opportunity to deliver OHA's testimony today. We look forward to continuing to collaborate and advocate for the consumers of Connecticut in this important matter.

If you have any questions concerning my testimony, please feel free to contact me at victoria.veltri@ct.gov.