



CONNECTICUT CENTER
FOR PATIENT SAFETY
HEALTHY HEALTHCARE IS A RIGHT.

Written Testimony: Insurance Committee

March 17, 2015

I write in strong support of **Senate Bill 808**.

We must protect consumers from Surprise Out-of-Network Bills. High bills from out of network medical providers are a long-standing problem. As health care costs rise, and insurers take steps to reign-in premium growth such as narrowing their provider networks, consumers are increasingly finding themselves stuck with unexpected or unavoidable bills from out of network providers. These bills can be extremely high.

The problem:

- Inadequate or outdated provider networks

- Low reimbursement levels for out of network care

- Difficulty comparing and understanding out of network coverage

- Changes in reimbursement practices

When a consumer buys a car, he or she knows what she is buying. Not so with healthcare.

As we spend more and more of our own money we need cost transparency. Please level this playing field. Disclosure, transparency and accountability are essential elements in our ability to make the right decisions for ourselves and our families.

Jean Rexford

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