



State of Connecticut
COMMISSION ON HUMAN RIGHTS AND OPPORTUNITIES

Central Office ~ 25 Sigourney Street, 7th Floor, Hartford, CT 06106

Promoting Equality and Justice for all People

**Testimony in Support of Raised Senate Bill No. 35
Insurance and Real Estate Committee Public Hearing
February 18, 2016**

To the members of the Insurance and Real Estate Committee:

The Commission on Human Rights and Opportunities supports S.B. 35.

The use of assistance dogs has rapidly increased in recent years. Assistance dogs have long been used to guide the blind and hear for the deaf. These animals, however, are now serving a much wider array of functions. Assistance dogs are helping people in wheelchairs perform basic activities of daily living, and providing therapy to children with autism. Assistance dogs can alert diabetics of low blood sugar, or epileptics of an imminent seizure. Assistance dogs are even used to treat veterans suffering from post-traumatic stress disorder.

According to Cornell University's 2013 Disability Status Report (Cornell University, 2015), 10.7% of non-institutionalized persons of all ages in Connecticut suffer from a disability, and 8.3% of "working age" non-institutionalized persons (those between the ages of 21 and 64) are disabled. The prevalence of disability is often greater in Connecticut's minority populations.

The purchase of an assistance dog is not covered by most health insurance policies. As the cost of a trained assistance dog can range from \$15,000-\$50,000¹, it is clearly an expense that many disabled persons cannot afford.

Connecticut already mandates insurance coverage for hearing aids for children aged 12 and under, occupational therapy (if physical therapy is also covered by the policy), and prosthesis and wigs for cancer patients. Connecticut law also requires insurance policies to provide coverage for the treatment of autism, including psychological and psychiatric services, and behavioral, speech, physical, and occupational therapies. Assistance dogs are no less vital to disabled persons than these goods and services. For a person living with a disability, an assistance dog can be a lifeline.

To deny insurance coverage for the purchase of an assistance dog for a disabled person is, in many cases, to deny a disabled individual the only means of obtaining an assistance dog. In its current form, this bill would require insurance coverage only when the assistance dog has been deemed "medically necessary" by the insured's treating health care provider. We urge you to give favorable consideration to S.B. 35.

¹ "An Aide for the Disabled, a Companion, and Nice and Furry," *The New York Times*, 8/21/09.