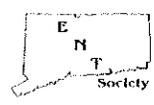
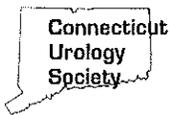
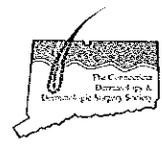
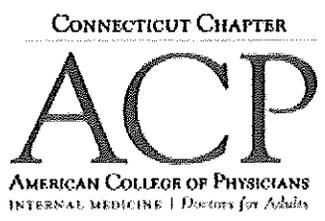


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**Testimony in Support of Senate Bill 36  
An Act Concerning Health Insurance Coverage of Orally  
and Intravenously Administered Medications  
Insurance and Real Estate Committee  
February 18, 2016**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, on behalf of the physicians and physicians in training of the organizations listed above, thank you for the opportunity to present this testimony to you today in support of Senate Bill 36 An Act Concerning Health Insurance Coverage of Orally and Intravenously Administered Medications. This legislation requires that coverage for orally administered medications for treatment or palliation or therapeutic intervention for the prevention of disabling or life-threatening chronic diseases be no less favorable than intravenously administered medications.

Our associations have testified before this and other committees regarding the issue of medical necessity on numerous occasions. It is our policy that any service deemed medically necessary by a physician should be covered under insurance policies for the care and treatment of patients. Unfortunately, the unwillingness of many health insurers to routinely cover medically necessary services often leads to the need for legislation requiring coverage. This is such a situation because without such legislation we are leaving often venerable patients without care access that could lead to worsening of their medical conditions or worse.

In a situation where coverage is provided for medications for the treatment or palliation or therapeutic intervention for the prevention of disabling or life-threatening chronic diseases, the determination of the best delivery mechanism either intravenously or orally should be made by the treating physician and not the health insurer or any other party or entity. Should oral administration be determined as the most appropriate manner for treatment, coverage should be provided equally, ensuring the patient receives the medically necessary care.

Thank you for the opportunity to present this testimony to you today.