



Quality is Our Bottom Line

Insurance Committee Public Hearing

Thursday, March 3, 2016

Connecticut Association of Health Plans

Testimony in Opposition to

SB 158 AAC Cost Sharing for Mammograms and Breast Ultrasounds

The Connecticut Association of Health Plans respectfully urges the Committee's rejection of SB 158. Prohibiting cost-sharing simply raises premiums on the other side of the equation.

It's important to understand that the ACA (Affordable Care Act) already addresses what preventative measures should not be subject to cost sharing. The ACA also requires strict adherence to a particular timeline that would be undermined by the various mandates under consideration including SB 158. Connecticut's Exchange is right now preparing their standard benefit designs and carriers are right now preparing their non-standard plan designs. Health carriers must then file the associated rates with the Department of Insurance. If any new mandates or other cost sharing provisions are adopted after the standard benefit design has been finalized and rates have been filed, the Exchange and the carriers will have to reopen the entire process allowing for adjustments to the AV calculator, re-submittal of all templates and the re-filing of all rates. The sheer volume of mandates and other insurance provisions under consideration by the Committee adds appreciable volatility to the overall process that is not conducive to an efficient, stable and predictable insurance market.

We urge your rejection of SB 158. Thank you for your consideration.