



Office of the
Healthcare
Advocate
STATE OF CONNECTICUT

**Testimony of the Office of the Healthcare Advocate
Before the Insurance and Real Estate Committee
Re SB 375
March 15, 2016**

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

I appreciate the opportunity to comment on SB 375, An Act Authorizing Multistate Health Care Centers in Connecticut and Eliminating a Health Carrier Utilization Review Report Filing Requirement. Section 18 of SB 375 eliminates a current statutory requirement that health insurers must report to the Insurance Commissioner certain activities regarding the insurers' utilization review programs, including but not limited to data regarding the number of grievances received and the levels at which the grievances were resolved. This information is critically important to understanding each health carrier's market, as well as the relative rates of adverse determinations their members experience. The Commissioner's authority to request additional information is not limited by existing statute, but the removal of the elements currently specified in statute, as Section 18 of SB 375 would do, removes consistency in what carriers can expect to report, at a minimum,

and would degrade the transparency that the legislature has promoted over the last several years.

The importance of data has never been clearer to ensuring that all stakeholders engaged in regulating and monitoring health carriers have the information necessary to make effective, thoughtful and well informed policy decisions in a transparent manner. Accordingly, OHA respectfully submits that Section 18 of SB 375 be removed.

Thank you very much for your commitment to this timely and important issue. If you have any questions concerning my testimony, please feel free to contact me at demian.fontanella@ct.gov.