



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony Public Health Committee February 16, 2016

Governor's Bill No. 5053 An Act Increasing Access To Overdose Reversal Drugs.

Senator Gerratana, Representative Ritter, and members of the Public Health Committee, the Insurance Department (the Department) appreciates the opportunity to speak in support of the Governor's proposal, **House Bill No. 5053, An Act Increasing Access To Overdose Reversal Drugs.** Generally, H.B. 5053 introduces new opportunities for municipalities to update their existing emergency medical services plan to ensure that the primary emergency response provider on the scene of an emergency call is equipped with and prepared to administer naloxone and has been appropriately trained to do so, and requires insurance carriers that cover opioid antagonists to do so without prior authorization.

Currently, all major health carriers in Connecticut cover prescription drugs and have an opioid antagonist such as Narcan on their prescription drug formulary. We have surveyed all major health carriers and confirmed that they all cover opioid antagonists without prior authorization. Section 1311(d)(3)(B) of the Affordable Care Act permits a state to require Qualified Health Plans (to be sold through the Exchange) to offer benefits in addition to the Essential Health Benefits already selected by Connecticut, but it requires the state to defray the cost of these additional benefits. The Department of Health and Human Services (HHS) issued a final rule on February 25, 2013 that recognizes only those mandated benefits that were enacted on or before December 31, 2011 to be considered part of the Essential Health Benefits. The state would be required to make payment to the enrollee or insurance carrier to defray the cost of any new benefits specific to care, treatment and services which are enacted this session. The Department confirms that the language in this proposal does not require additional care, treatment or services, and thus is not a mandate for which the state of Connecticut would be required to defray the cost.

Over the last year, the Department has been working together with carriers and other agencies to ensure coverage for this life saving drug. Last year, the Department participated in working groups and assisted in drafting PA 15-198 which included insurance coverage of opioid antagonists when prescribed by pharmacists. This legislation will ensure that carriers will continue to cover opioid antagonists without prior authorization in the future.

The Department further supports the additional language being proposed by DMHAS and DPH that will address a current gap in liability protections for the administration of an opioid antagonist by licensed health care professionals.

For these reasons, the Department respectfully requests that the committee act favorably on House Bill No. 5053. The Department thanks the Public Health Committee Chairs and members for the opportunity to testify.

About the Connecticut Insurance Department: The mission of the Connecticut Insurance Department is to protect consumers through regulation of the industry, outreach, education and advocacy. The Department recovers an average of more than \$4 million yearly on behalf of consumers and regulates the industry by ensuring carriers adhere to state insurance laws and regulations and are financially solvent to pay claims. The Department's annual budget is funded through assessments from the insurance industry. Each year, the Department returns an average of \$100 million a year to the state General Fund in license fees, premium taxes, fines and other revenue sources to support various state programs, including childhood immunization.