



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony Insurance and Real Estate March 15, 2016

House Bill No. 5620 An Act Concerning Insurance Coverage for Opioid Analgesics and Requiring a Study of Impediments to Insurance Coverage for Substance Use Disorder Treatments.

Senator Crisco, Representative Megna, Ranking Members, and members of the Insurance and Real Estate Committee, the Insurance Department appreciates the opportunity to submit written testimony in opposition to **House Bill No. 5620 An Act Concerning Insurance Coverage for Opioid Analgesics and Requiring a Study of Impediments to Insurance Coverage for Substance Use Disorder Treatments**. Generally, Section 3 of H.B. 5620 would require the Commissioner to study impediments that exist, if any, for insureds to receive treatments for substance use disorders under their health insurance policies or health benefit plans, with a report due by January 31, 2017.

While the Connecticut Insurance Department appreciates the intent of this bill, it does not currently have the staffing resources necessary to undertake this study. Like our colleagues across state government, the Insurance Department has been asked to do more with less and maintain a focus on executing our core services. The Department remains committed to consumer protection and will continue to use its regulatory authority to inform the many public policy discussions regarding opioids.

The Department thanks the Insurance and Real Estate Committee Chairs and members for the opportunity to submit testimony on H.B. 5620.

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. For every dollar of direct expense, the Department brings in about \$7.45 to the state in revenues. Each year, the Department returns more than \$215 million in assessments, fees and penalties to the state's General Fund.

