STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony
Insurance and Real Estate Committee
March 1, 2016

Senate Bill No. 98 - AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR SERVICES RENDERED BY ACUPUNCTURISTS

Senator Crisco, Representative Megna, and members of the Insurance and Real Estate Committee, the Insurance Department appreciates the opportunity to submit written testimony on raised **Senate Bill No. 98 - AN ACT CONCERNING HEALTH INSURANCE COVERAGE FOR SERVICES RENDERED BY ACUPUNCTURISTS.** Generally, S.B. 98 would amend the Connecticut General Statutes to require fully insured plans provide coverage for the services of an acupuncturist.

Currently, pursuant to existing mandates (Conn. Gen. Stat. §§ 38a-492i and 38a-518i for individual and group plans respectively), carriers are covering acupuncture services when prescribed for pain management by a Board Certified doctor or a physician licensed by the American Academy of Pain Management. The proposed legislation would mandate that carriers expand the coverage to require all services provided by an acupuncturist to be covered when those services are covered under the insured's policy. Because SB 98 imposes a requirement that insurance carriers cover services when rendered by a particular type of provider, this constitutes a provider mandate; however, the Department has confirmed that CMS/CCIIO does not consider provider mandates to be new mandates that would require the state to defray the cost associated with Qualified Health Plans issued through the Exchange. Therefore, while this would be a new mandate, it would pose no new cost to the state if enacted.

The Department thanks the Insurance Committee Chairs and members for the opportunity to submit testimony on Raised Bill 98.

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.