

**Testimony Presented to the  
Insurance and Real Estate Committee of the Connecticut General Assembly**

**Thursday, March 10, 2016**

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**S.B. No. 374  
An Act Prohibiting Health Insurers from Restricting or Reducing Covered Benefits for  
Insureds Diagnosed with a Terminal Condition**

Good afternoon Senator Crisco, Representative Megna, Senator Hartley, Representative Zoni, Senator Kelly, Representative Sampson, members of the Insurance and Real Estate Committee.

I'm Paul Pescatello, President/CEO of the New England Biotechnology Association.

New England Biotechnology Association advocates on behalf of biomedical research and counts among our members some of New England's leading biotechnology companies and biomedical research institutions. Our overarching goals are to grow the biotech sector, create well paying and meaningful jobs and, of course, support well-funded basic translational and industry research that, coupled with robust clinical and product development, leads to new medicines on pharmacy shelves, new medical device options for patients, and higher quality foods for consumers.

Senate Bill 374 is about protecting our most vulnerable patients and providing them with peace of mind.

Senate Bill 374 is common sense legislation that insures coverage for medical treatment when such treatment is consistent with "best practices", is prescribed as medically appropriate by a patient's healthcare provider or supported by peer-reviewed literature.

This legislation is proactive. It establishes protection against potential future efforts to deny or restrict care based on a diagnosis that a disease's progression is likely terminal. It recognizes, more importantly, that what constitutes a terminal condition is for the patient and his or her doctor to assess – something not to be left to the legal parsing of an insurance contract.

Senate Bill 374 is, as well, hopeful and reasonably so – the biopharma industry is making great strides in treating formerly "incurable" and formerly "untreatable" conditions. Many once terminal conditions are now curable or, if not curable, often able to be rendered a chronic condition, successfully treatable long-term with powerfully effective medicines.

To name only two examples, HIV-AIDs and melanoma were once terminal illnesses, with few treatment options. Biopharma research and development resulted in new medicines that literally transformed patients from "terminal" to having normal or near normal life spans. It would be tragic were seemingly "terminal" patients denied access to existing, if short term, life extending treatments that turn out to be bridges to cures or long-term survival.

Senate Bill 374 gives patients confidence that they have a right to the full spectrum of reasonable treatment options. I hope you will support it.

I would be happy to answer any questions you may have or expand upon any points made in my testimony.

Thank you.