



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony Insurance and Real Estate Committee February 16, 2017

House Bill No. 6887 An Act Expanding Coverage for Mental Health Care Services and Substance Abuse Services.

Committee Chairs, Co-Chairs, Ranking Member, and Members of the Insurance and Real Estate Committee, the Insurance Department appreciates the opportunity to submit written testimony on **House Bill No. 6887 An Act Expanding Coverage for Mental Health Care Services and Substance Abuse Services**. Generally, H.B. 6887 would require health insurers to cover mental health and substance abuse services, including but not limited to case management services and peer support services.

The Department opposes this bill as current state law (CGS 38a-488a and CGS 38a-514) requires carriers to provide medically necessary coverage for mental or nervous conditions. Such coverage shall include medically necessary treatment for mental and nervous conditions, including substance use disorder. As such, the Department believes that this proposal is unnecessary.

The Department's mission is to ensure consumers receive the coverage required under the law and in their contracts. The Department's Consumer Affairs Division stands ready to assist any consumer or provider who feels as though medically necessary mental health and substance abuse treatment have not been covered appropriately.

The Department thanks the members of the Insurance and Real Estate Committee for the opportunity to submit testimony on H.B. 6887.

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.