

Written testimony for the Insurance and Real Estate Committee Public Hearing  
scheduled for Tuesday November 28, 2017

My wife and I have our health insurance through the State of Connecticut with Anthem Blue Cross/Blue Shield. The recent dispute between Anthem and Hartford HealthCare (HHC) was a disruptive and anxiety producing period for us. Living in Meriden, our primary hospital is a part of HHC and many of our medical providers are also now part of that system. I was forced to delay my annual appointment for a chronic medical problem due the lack of insurance coverage.

This type of dispute has become more and more common each time the contract comes to an end. It is unfair to us especially when the details of the failed negotiations are kept secret. I would propose that if such a dispute occurs and coverage is lost for a period lasting more than ten (10) business days, insureds be permitted to immediately switch their coverage to another carrier. Not only will this prevent a lack of coverage for the insureds who have paid for such coverage in good faith, but it will act as an immediate consumer pressure on the parties to resolve the contract stalemate.

Thank you for your consideration of my testimony.

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