



Dear Chair Larson, Chair Kelly, Chair Scanlon, Vice Chair de la Cruz, Vice Chair Hartley, Vice Chair Berthel, Ranking Member Sampson, and Members of the Insurance and Real Estate Committee;

The negotiation issues between the insurance provider Anthem Blue Cross Blue Shield and the healthcare provider Hartford HealthCare are deeply concerning. The negotiations were allowed to drag on, possibly affecting hundreds of thousands in Connecticut, as the contract negotiation began in October of 2016¹. People had to go without regular healthcare for quite some time, not knowing when they might be able to see a regular medical provider.

As someone with a chronic illness, seven weeks without the ability to see a doctor or provider without paying out of pocket is terrifying. Not every situation is an emergency, but many more regular issues could become emergencies if not handled in a timely and appropriate manner. There are a lot of people who could not go seven weeks without medical care, particularly if they had some form of treatment scheduled during those seven weeks. Without knowing what was happening in negotiations, there would also have been people who were not sure if they would be able to have a next treatment or keep appointments because a lot of medical care costs would be astronomical if you had to pay out of pocket. Personally, if I had to pay for my medication on my own without insurance it would cost be just about \$67,500² just for medication for a year. That would be ridiculous and as a graduate student I would never be able to afford the medications, not to mention the medical care costs on top of that.

Many people will instead be forced to seek medical care in hospital emergency rooms and urgent care centers, using resources that should be saved for actual emergencies. This uses resources that would not typically be utilized in this manner and realistically costs more in the long run for everyone. This is because due to the Emergency Medical Treatment and Labor Act (EMTALA)³, which provides that all people, regardless of resources, must be treated and helped in emergency situations. This act should not be abused, however, as it stretches the resources of the hospitals and the people who can afford treatment or who have insurance coverage.

This delay in reaching an agreement between an insurance provider and a healthcare provider due to disagreements over reimbursement rates is ridiculous and essentially boils down to greed⁴. This lack of urgency on the parts of the big businesses totally disregards the needs of the people covered by Anthem Blue Cross Blue Shield and receiving medical care from a provider under the Hartford HealthCare umbrella. Those people did not get a say and did not have a voice in this negotiation between their providers, and yet they were the ones affected.

A woman I know has been struggling with illness and pain for a year with no answers in sight, and when they finally found an answer for her, they scheduled surgery to resolve it and help her. However, due to the lack of contract between Anthem Blue Cross Blue Shield and Hartford HealthCare, her surgery was canceled, leaving her without the medical care that would improve her quality of life. Another woman I know, turned to social media for medical advice after suffering from what seemed to be an allergic reaction, because she could not go see her primary care doctor and she did not feel that her situation was worthy of an emergency room visit. Social media and friends are not a substitute for adequate medical care.

This sort of issue cannot be allowed to happen again, and providers need to be held to a strict timeline for resolution of contract issues.

Thank you,
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¹ Singer, Stephen & Lurye, Rebecca. (2017, November, 18). *Questions Linger After Anthem, Hartford HealthCare Agreement*. The Hartford Courant.

² www.goodrx.com

³ <https://www.acep.org/news-media-top-banner/emtala/#:sm.000mydkhi1diqf70vpo200c565avo>

⁴ Mahony, Edmund H. & Singer, Stephen. (2017, November, 7). *Big Employers Tell Anthem, Hartford HealthCare To Settle Coverage Dispute*. The Hartford Courant.

