

~~Public Hearing~~

From: [REDACTED]
Sent: Tuesday, November 28, 2017 12:42 PM
To: INSTestimony
Cc: Rep. Hampton, John; Sen. Witkos, Kevin
Subject: Public Testimony re: Anthem/HartfordHealthcare

Dear Senator Larson, Senator Kelly, Representative Scanlon and Members of the Insurance and Real Estate Committee:

I am writing you as I recover from my surgery for uterine cancer less than a week ago. As my diagnosis was made just a few days after the contract between Anthem and Hartford Healthcare expired, I faced uncertainty, inconvenience, and delay in receiving treatment. I was forced to go well out of my area to Yale and even out of state to see doctors and receive pre-operative testing.

As an Anthem subscriber for nearly twenty years, I feel the company, and ultimately the State of Connecticut failed me at my most troubling and desperate time. It is my understanding that previously, the State of Connecticut mandated fixed amounts that insurers would reimburse providers, thereby eliminating the kind of failed negotiations that took place this past year. I learned about the issue only through social media; Anthem never sent me any kind of notice that Hartford Healthcare would no longer be in-network for me. My cancer diagnosis would have allowed me to pursue a "continuation of care" exemption for a limited amount of time, and only after a fifteen day waiting period while Anthem processed my request. As the diagnosis was made after the September 30th deadline, Anthem could even have denied my request.

For someone facing a serious and life-threatening diagnosis, days matter...even minutes matter. With good faith, I signed up for Anthem in July of 2016 as I'd done yearly for almost two decades. I made my Healthcare choices based upon in-network providers, only to find out that Anthem wasn't required to honor its commitment to me. Please do not allow insurers' profit margins to impact the health and wellbeing of Connecticut residents again. I ask you to develop and enact legislation as we had in the past that will prevent the type of reckless event that I experienced between Anthem and Hartford Healthcare.

Most sincerely,
Gayle Murphy (Simsbury)

Sent from my iPad