



UNIVERSAL HEALTH CARE
FOUNDATION OF CONNECTICUT

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Testimony in Opposition of House Bill 5207: An Act Expanding Health Insurance Products in the State

Universal Health Care Foundation of Connecticut
March 1, 2018

Universal Health Care Foundation of Connecticut **opposes** House Bill 5207: An Act Expanding Health Insurance Products in the State.

We have deep concerns that this proposal will compromise health care insurance in the state. This bill throws out meaningful rules for selling health insurance in Connecticut. By allowing health insurance plans that do not need to meet our state's insurance statutes regarding mandated health benefits, network adequacy and tiered networks, this bill would open the door to sub-par health insurance policies.

We have made great strides in Connecticut to ensure that health insurance policies provide quality coverage. In fact, we only recently passed a network adequacy law – why would we now allow health insurance plans that violate that law?

This bill may be an attempt to allow for cheaper health insurance plans – but consumers would get what they pay for: health insurance that doesn't really cover the care they need.

Another major concern is that health insurance plans offered under this bill would destabilize our insurance markets – moving healthy people with less health care needs into these sub-par plans and leaving older, sicker people in markets with policies that cover the care they need – at a higher cost. In the end, it will be those older and/or sicker people who will be paying a higher price for their care. Some people may be able to get cheaper plans – at the expense of those who need care.

Connecticut should not go backward on the progress we've made under the Affordable Care Act. We must find better solutions for rising health care costs – solutions that move us forward, to a Connecticut where everyone has access to quality, affordable coverage for themselves and their families.

Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.