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Testimony in Support of House Bill 5210: An Act Mandating Insurance Coverage Of Essential Health Benefits And Expanding Mandated Health Benefits For Women, Children And Adolescents

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Chairs and members of the Insurance and Real Estate Committee, thank you for the opportunity to speak in **support** of House Bill 5210: An Act Mandating Insurance Coverage Of Essential Health Benefits And Expanding Mandated Health Benefits For Women, Children And Adolescents. While we do have three recommendations for changes (see below), we applaud the spirit of the bill – to ensure that Connecticut residents have access to quality health insurance coverage that meets their needs and that important preventive care is accessible at no cost.

Universal Health Care Foundation of Connecticut envisions a state where everyone has access to quality, affordable coverage. We support this bill because it makes sure health insurance covers the care we need and that women, children and adolescents have no cost access to important preventive care and services. With the potential for changes at the federal level, state leaders have a responsibility and an opportunity to make sure Connecticut does not go backward in caring for its residents – and puts us on the path to move forward toward that vision of health care for all of us.

Essential Health Benefits

It is important that Connecticut put coverage of Essential Health Benefits in our state law, as California, Washington state, and, most recently, Hawaii did, to make sure that health insurance sold in our state covers what people expect it to cover. Attempts to make changes to the Affordable Care Act make it imperative to protect the gains we've made in the past years so that no matter what happens at the federal level, the people of Connecticut will have access to health insurance that covers what they expect.

We don't want to go back to the "bad old days" when insurers could offer plans that weren't comprehensive. The ten categories of Essential Health Benefits are the kinds of health care we all need – they include coverage for emergency care and hospitalization, prescription drugs, maternity and newborn care, mental health services, managing chronic diseases, and comprehensive coverage for children.

This means that a woman knows she's covered if she becomes pregnant, that someone with diabetes can get the care and medication they need, that parents have coverage for their kids' checkups, that if we get sick, we can go see a doctor. The Essential Health Benefits cover what anyone would want to be covered for – what you would want for yourself, your family, and the people of your communities.

No cost coverage for preventive services for women, children and adolescents, as well as contraception

Covering critical preventive services for women, children and adolescents at no cost encourages people to get the health care that prevents problems down the road. Children will be able to get their shots at no cost to the parent, women will be able to get cancer and disease screenings, young adults will be covered for age-appropriate care. Healthy children, young adults and women make for healthy families and healthy communities.

Three Recommendations for Changes

1) Remove the exemption for high deductible health plans in Sections 3, 4, 5, 6, 7, 8, 11 and 12

In the sections of the bill that stipulate no cost for critical health care services for women, children, and adolescents, as well as no cost contraception, the current language reads as below:

(b) No such policy shall impose a coinsurance, copayment, deductible or other out-of-pocket expense for the benefits and services required under subsection (a) of this section. The provisions of this subsection shall not apply to a high deductible plan as that term is used in subsection (f) of section 38a-493 of the general statutes.

We recommend that the exemption for high deductible health plans be removed.

This language compromises the spirit of the bill – to make sure that women, children, and adolescents have access to important preventive services and screenings at no cost, and that contraception is available at no cost. The Affordable Care Act made sure that regardless of the deductible, these types of services did not have an out-of-pocket cost because prevention is valuable.

The definition of a high deductible health plan, as referenced in this section, is a health insurance plan with a deductible no lower than:

- \$1,000 for an individual (with a \$5,000 out-of-pocket maximum)
- \$2,000 for a family (with a \$10,000 out-of-pocket maximum)

High deductible health plans that fall under this definition are more and more common – meaning that the intent to provide critical services at no cost would be lost if high deductible health plans were exempt from providing these services at no cost to the consumer.

2) Have the Office of Health Strategy approve a benchmark plan for what is covered under Essential Health Benefits

Currently in the bill, the Insurance Commissioner has authority to adopt regulations on what health care services and benefits fall into the ten Essential Health Benefits categories.

We recommend that the Office of Health Strategy approve a benchmark plan for what is covered under the ten Essential Health Benefits categories. Currently, Connecticut has an Essential Health Benefits benchmark plan that applies to non-group plans, approved by CMS (Centers for Medicare and Medicaid Services). A benchmark plan is more specific on the care and services that must be included under the ten broader categories.

3) Include a ban on annual caps to Essential Health Benefits, as is consistent with the Affordable Care Act.

While the bill does include a ban on lifetime caps for Essential Health Benefits, it does not specify a ban on annual caps for Essential Health Benefits. A ban on annual caps is consistent with the Affordable Care Act.

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.