



UNIVERSAL HEALTH CARE
FOUNDATION OF CONNECTICUT

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Testimony in Support of House Bill 5383: An Act Concerning Disputes Between Health Carriers and Participating Providers That are Hospitals

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It is encouraging that this Committee is taking up the issue of how to protect innocent individuals and families that have the misfortune of being stuck between dueling corporate giants during contract disputes. This bill is particularly important given the fact that just last fall, thousands of Anthem policyholders were left in the lurch when their insurer was in a seven-week stalemate with Hartford HealthCare – a sprawling system of hospitals and providers.

During this period, Anthem customers who lived in certain pockets of the state, such as Windham where I live, were unable to see their doctors or go to the local hospital since they were all owned by Hartford HealthCare and were "out of network" during the dispute. I heard story after story of people who were confused, at best, or unable to get care, at worst. My own daughter was a passenger in a car that was rear-ended. The driver, a fellow teacher and Anthem customer, felt a bit out of it but declined to go to the Hartford HealthCare hospital or doctor because of the out-of-network warning she had received from Anthem. And this example is minor compared to people who deferred surgery or had a lapse in treatment.

It is just not unacceptable for people and employers who have purchased a year-long health insurance policy in good faith and dutifully paid their premiums to be treated this way. That is why we support House Bill 5383 as a step in the right direction. It is essential that innocent policyholders are held harmless in contract disputes between health insurers and health care systems.

We believe that a sixty day "extension" of coverage during such stalemates, which is what HB 5383 does, is the *least* that our legislators should do to protect individuals and families. We must ensure that access to the care people need, when they need it, is not impeded by corporate contract disputes.

In addition, we suggest that this Committee consider putting more teeth into HB 5383 with provisions that add more protection – or *insurance* – against a re-run of last fall's Anthem-Hartford HealthCare debacle, including:

- Prohibiting system-wide hospital contract negotiations, which would mitigate large health care systems, such as Yale New Haven Health Systems or Hartford HealthCare, from throwing their weight around and driving up the cost of care for us all

Everyday people are counting on you to stand up for their health and well-being. Passing HB 5383 is one step in the right direction.

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.