

**Insurance and Real Estate Committee**  
**JOINT FAVORABLE REPORT**

**Bill No.:** HB-5210

AN ACT MANDATING INSURANCE COVERAGE OF ESSENTIAL HEALTH BENEFITS AND EXPANDING MANDATED HEALTH BENEFITS FOR WOMEN,

**Title:** CHILDREN AND ADOLESCENTS.

**Vote Date:** 3/15/2018

**Vote Action:** Joint Favorable Substitute

**PH Date:** 3/1/2018

**File No.:**

***Disclaimer:** The following JOINT FAVORABLE Report is prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose.*

**SPONSORS OF BILL:**

The Insurance and Real Estate Committee,

Rep. Christine Conley, 40th Dist.  
Rep. Linda M. Gentile, 104th Dist.  
Sen. Gayle S. Slossberg, 14th Dist.  
Sen. Steve Cassano, 4th Dist.  
Rep. Linda A. Orange, 48th Dist.  
Rep. Joe de la Cruz, 41st Dist.  
Rep. Robyn A. Porter, 94th Dist.  
Rep. Roland J. Lemar, 96th Dist.  
Rep. Patricia A. Dillon, 92nd Dist.  
Rep. James M. Albis, 99th Dist.  
Rep. Joseph P. Gresko, 121st Dist.  
Rep. Mary M. Mushinsky, 85th Dist.  
Rep. Andrew M. Fleischmann, 18th Dist.  
Rep. Livvy R. Floren, 149th Dist.  
Rep. Terrie E. Wood, 141st Dist.  
Rep. Jeff Currey, 11th Dist.  
Rep. Devin R. Carney, 23rd Dist.  
Rep. Russell A. Morin, 28th Dist.  
Rep. Sean Scanlon, 98th Dist.  
Rep. Gregory Haddad, 54th Dist.  
Rep. Terry B. Adams, 146th Dist.  
Rep. Cristin McCarthy Vahey, 133rd Dist.  
Rep. Liz Linehan, 103rd Dist.  
Rep. Peter A. Tercyak, 26th Dist.  
Rep. Kim Rose, 118th Dist.  
Rep. Michael Winkler, 56th Dist.

Rep. Susan M. Johnson, 49th Dist.

## REASONS FOR BILL:

Under the current administration there is uncertainty regarding healthcare. Ensuring the health benefits for Connecticut women, children and adolescents is crucial. Listed in the Affordable Care Act, there are “10 essential health benefits.” This bill would mandate insurance of essential health benefits as well as expand mandated contraception benefits and mandated health benefits for women, children and adolescents.

## SUBSTITUTE LANGUAGE:

The word “health” was inserted in lines 7 and 47, as well as other technical changes.

## RESPONSE FROM ADMINISTRATION/AGENCY:

**Rep. Joe Aresimowicz, Speaker of the House**, shares that this bill would ensure women can continue to access the benefit of birth control with no out-of-pocket costs under the Affordable Care Act and additionally would codify benefits of the ACA including prenatal care, domestic violence screening and counseling, behavioral health services and pediatric services.

**Sen. Len Fasano, 34<sup>th</sup> Dist., Senate Republican President Pro Tempore**, shares support of this bill testifying that this bill would codify the essential health benefits required under the Affordable Care Act reiterating that this proposal passed in the Insurance and Real Estate committee last session and passed through the senate.

The following legislators share support for **H.B. 5210** stating that The Patient Protection and Affordable Care Act has expanded healthcare access to residents of Connecticut and in order to directly affect the wellbeing of Connecticut women the state must act to preserve these key provisions. The following legislators also testified that more than 90% of women will use contraception at some point in their lives and Connecticut’s falling rates of abortion, unintended pregnancy, and teen pregnancy can be attributed to increased access to contraception.

**Sen. Mae Flexer, 29<sup>th</sup> Dist., State Senator**,

**Rep. Christine Conley, 40<sup>th</sup> Dist., State Representative**,

**Rep. Liz Linehan, 103<sup>rd</sup> Dist., State Representative**,

**Rep. Cristin McCarthy Vahey, 133<sup>rd</sup> Dist., State Representative**,

**Rep. Robyn Porter, 94<sup>th</sup> Dist., State Representative**,

**Rep. Caroline Simmons, 144<sup>th</sup> Dist., State Representative**,

**Rep. Kim Rose, 118<sup>th</sup> Dist., State Representative**

**Rep. Linda Gentile, 140<sup>th</sup> Dist., State Representative**; supports this bill testifying that it will codify the current practice of the 10 Essential Healthcare Benefits that are already in place under the Affordable Care Act, also commenting that families in Connecticut face financial difficulties and medical issues can put a family in deeper financial troubles.

**Kevin Lembo, Comptroller, State of Connecticut**; supports this bill stating that this legislation ensures that Connecticut values are reflected in its healthcare system removing barriers of entry for critical health screenings for women, children and adolescents. Furthermore, testifying that no one should have to choose between paying for healthcare and their everyday expenses and according to the National Women’s Law Center, birth control access afforded under the ACA means that many women are not challenged with the question of birth control or daily necessities.

**Ted Doolittle, Healthcare Advocate, Office of Healthcare Advocate**; states support in Connecticut’s response to the ambiguity in the future of healthcare policy in the United States and states a general agreement between the state of Connecticut and Washington, D.C. which is early identification and access to treatment results in better overall health outcomes and lower system costs, which is in the context of the bill, codifying the key preventive elements of the ACA.

**Insurance Department, State of Connecticut**; shares that section 3 through 8 are duplicative of sections 1 and 2 of the Governor’s bill, **H.B. 5039 An Act Protecting Health Care Fairness and Affordability**, which uses guidelines issued by the Federal Health Resources and Services Administration and U.S. Preventative Services Task Force that govern which services are covered, rather than listing them in a statute. These guidelines change because of new medical evidence. If listed in a statute, it removes the flexibility of the state to adapt to new recommendations without getting a legislative change to effectuate them, which could delay access to new and improved services to residents of Connecticut.

#### **NATURE AND SOURCES OF SUPPORT:**

**Kathleen Flaherty, Executive Director, Connecticut Legal Rights Project**; testified in support of this bill stating that the concept of “essential health benefits” creates a stable base of the minimum of what should be covered by an insurance plan. A mandate for services like mental health and substance use disorder services would reduce the barrier of payments.

**Mary Moran Boudreau, Executive Director, Connecticut Oral Health Initiative**; makes a recommendation to add oral health services for adults sharing that oral health care for children is one of the “10 essential health benefits” in the Affordable Care Act but not for adults, while citing that dental coverage is one of the most requested benefits among employees at private companies. Another recommendation is made to add to Section 1.(4) “Maternity and newborn care, including but not limited to oral care.”

**Jillian Gilchrest, MSW, Director of Health Professional Outreach, Connecticut Coalition Against Domestic Violence**; testified in support, sharing that the Affordable Care Act requires no cost-sharing preventative services which includes screens to determine if a patient is experiencing domestic violence and according to Futures Without Violence, women who talk to their healthcare provider about abuse are 2.6 times more likely to leave an

abusive relationship. It was expressed that maintaining preventative services for women in Connecticut is crucial and may increase the likelihood that a victim of domestic violence will seek services.

**Kaley Lentini, Legislative Counsel, American Civil Liberties Union of Connecticut;** states support of reproductive freedom and cites the federal Equal Employment Opportunity Commission has recognized denying insurance coverage for contraception while covering other forms of prescription medication constitutes discrimination on the basis of sex and while 99% of sexually active women have used contraception cost is a significant barrier.

**Jill Strawn, EdD, RN;** testified that as a nursing professional for more than 40 years, and has observed that families in low socioeconomic groups struggle with many health problems resulting from poverty and barriers to accessing optimal health services. This bill helps provide women and families with vital reproductive health services by removing barriers to access.

**Kayla Tarlton, Student, Yale University;** testified that the provision of the Affordable Care Act's that requires healthcare coverage for contraception has been beneficial citing that a study in Health Affairs that reported that "women using birth control pills saved an average of \$225 per year and women using IUD's have saved an average of \$248 per year as a result of the birth control benefit. Nationally, women have saved more than \$1.4 billion in out-of-pocket costs".

**Alejandra Zaparolli, Resident, Avon, Connecticut;** testified in support of this bill because of a serious gynecological health condition that resulted in surgery, and was able to have all of her medical bills covered by her insurance. Because women's health is covered under her insurance, she didn't have to worry about the financial aspect of her healthcare needs. For many women, prior to the passage of the Affordable Care Act, this kind of life-saving care would not have been accessible. Gynecological healthcare should not be considered a luxury, and rolling back the guarantee of access to this kind of care would be devastating to women in the state.

The following people submitted testimony in **support of H.B. 5210**, all stating that this bill will ensure health insurance plans in Connecticut to cover the essential health benefits that were granted in the Affordable Care Act. There are "10 essential health benefits" in the Affordable Care Act. There is shared support that this bill would give women access to critical care, including no-cost contraception coverage and coverage for disease and cancer screenings. Children would also have access to free preventative care, as well as no-cost immunizations.

**Bridgeport Child Advocacy Coalition: The Center for Research & Advocacy at LifeBridge Community Services,**

**Connecticut State Medical Society,**

**Connecticut Women's Education and Legal Fund,**

**Sarah Croucher, Executive Director, NARAL Pro-Choice Connecticut,**

**Rosana G. Ferraro, Policy Associate, Universal Healthcare Foundation of Connecticut;**

**Steven Hernández, Esq., Executive Director, Commission on Women, Children and Seniors;**

**Karen Siegal, Connecticut Voices for Children;**

**Irene Vazquez, Yale Student, Reproductive Justice Action League,**

**Susan Lloyd Yolen, Vice President, Public Policy and Advocacy for Planned Parenthood of Southern New England**

The following professors from **Yale Law School of Medicine** testified that this bill would require private insurance plans in Connecticut to cover specific preventive services without added cost to policy holders. Women should have access to these services regardless of policy enacted at the federal level, and Connecticut must protect this essential care for women in the state. There was shared support that contraception is a vital component of women's reproductive health and is imperative to the social advancement of women. Other state including New York, Vermont, California, Colorado, Illinois, Maine, Maryland, Massachusetts and Oregon have passed similar regulatory changes to protect access to this vital care.

**Aileen Gariepy, MD, MPH, Yale School of Medicine;**

**Nancy L. Stanwood, MD, MPH, Yale School of Medicine**

The following people submitted testimony in **support of H.B. 5210**, all sharing personal stories in which they, a family member or friend, have benefitted from healthcare and/or Affordable Care Act and maintain that this bill will ensure that all Connecticut women, children and adolescents will continue to have access to these essential healthcare benefits.

**Hailey Elizabeth Broughton-Jones, Student, Wesleyan University,**

**Michael Bromley, Resident, Milford, Connecticut,**

**Jessica Buchanan, Resident, Branford, Connecticut,**

**Katherine Chauvin, Resident, Wallingford, Connecticut,**

**Erica Crowley, MSW, Resident, Hartford, Connecticut,**

**Brianna V. D'Alessio, Resident, West Hartford, Connecticut,**

**Brenna Doyle, Resident, Vernon, Connecticut,**

**Juliana Fan, Resident, New Haven, Connecticut,**

**Joely Feder, Resident, Bethel, Connecticut,**

**Lauren Gray, Resident, Bridgeport, Connecticut;**

*Sally Grossman, Resident, Windsor, Connecticut;*

*Ciara Haines, Resident, North Stonington, Connecticut;*

*Andrea Hartman, Resident, Hartford, Connecticut;*

*Fran LaFrance-Proscino, Resident, Wallingford, Connecticut;*

*Jennifer Lepore, Resident, Cromwell, Connecticut;*

*Samantha Lew, Graduate Student, University of Connecticut;*

*Kendra Libby, Resident, Branford, Connecticut;*

*Jill Maller-Kesselman, Resident, North Haven, Connecticut;*

*Carrie Mannino, Resident, New Haven, Connecticut;*

*Annastasia Martineau, Resident, Willimantic, Connecticut;*

*Aili McKeen, Resident, Wallingford, Connecticut;*

*Alexa Megna, Resident, Windsor Locks, Connecticut;*

*Catherine Moran, Resident, Wallingford, Connecticut;*

*Polly C. Moran, President, Connecticut Affiliate of American College of Nurse-Midwives;*

*Sarah Motta, Resident, Hartford, Connecticut;*

*Ann Pratt, Director of Organizing, Connecticut Citizen Action Group;*  
*Claire Pritchard, Resident, Hartford Connecticut;*

*Miranda Rector, Resident, New Haven, Connecticut;*

*Jennifer Roach, RN, Resident, Avon, Connecticut;*

*Patricia Rossi, Resident, New Haven, Connecticut;*

*Amanda Rostkowski, Gynecologist (Hamden, CT) & Resident, North Haven, Connecticut;*

*Samantha Ruggiero, Resident, Manchester, Connecticut;*

*Isabel Salinas-Arreola, Student, Reproductive Justice Action League, Yale University;*

*Alexis Brittany Sher, Resident, Simsbury, Connecticut;*

**Sarah Stein, Organizing Intern, Planned Parenthood Votes! CT;**

**Dominique Torok, Intern and Student, National Association of Social Workers, Connecticut Chapter;**

**Richard Yanowitz, PhD, Hamden, Connecticut;**

**Rebecca Yungk, Resident, New Britain, Connecticut;**

**NATURE AND SOURCES OF OPPOSITION:**

**Connecticut Conference of Municipalities;** opposes this bill stating that state-mandated expansions of health insurance coverage would increase insurance costs which would result in higher premiums for municipal employers.

**Michael C. Culhane, Executive Director, Connecticut Catholic Public Affairs Conference;** requests an amendment in sections 11 and 12 regarding the current religious exemption. There is a concern that the interpretation of current language “contraceptives and related services” would require religious employers to cover sterilizations, even if it is against their religious tenets which conflicts with the Catholic Church.

**Reported by: Zoë Gluck**

**Date: 03/28/2018**

