



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony General Law Committee March 12, 2019

Committee Chairs, Vice Chairs, Ranking Members, and Members of the General Law Committee, the Insurance Department appreciates the opportunity to testify in strong support of Governor's House Bill No. 7159.

Governor's House Bill No. 7159 An Act Addressing Opioid Use.

Governor Lamont's bill would create meaningful public policies to continue to combat the opioid crisis. The Insurance Department has been a partner in working with all stakeholders including consumer groups, legislators, other executive branch agencies, insurance carriers and others to create sound public policy to combat the opioid epidemic and is an active member of the Alcohol and Drug Policy Council.

This bill, generally, makes changes to reduce the misuse of prescription opioids, strengthen oversight of prescription opioids, facilitate the use of the state's Prescription Drug Monitoring Program and enhances communication among health care practitioners and patients regarding the use of opioids. Additionally, section 5 of this bill would prohibit life insurance carriers from excluding coverage to individuals who have filled prescriptions for life-saving opioid antagonists.

While the Department supports the entire bill, we would like to provide the Committee with particular insight into section 5. This new section would prohibit life insurance and annuity policies from excluding coverage solely on the basis of receipt of a prescription for an opioid antagonist, such as Naloxone. When an individual applies for life insurance the carrier may undergo a formal underwriting process which could investigate the applicant and their health history which could include filled prescriptions and medical treatments, among other things.

It has been found that during this process individuals have been denied coverage due to a history that included either filling and/or using an opioid antagonist. Governor Lamont's bill would prohibit this practice and the Department stands in strong support with the Governor in pursuing this important consumer protection. In fact, just a few months ago it was widely reported that a nurse in Massachusetts was denied life insurance as she had previously purchased Naloxone – a prescription she filled as a good Samaritan in case she came across someone experiencing an overdose.

It is important to protect people who have decided to carry an opioid antagonist to treat potential and unexpected opioid overdoses and save a life – the life of a friend, family member or even someone they don't know experiencing an overdose. This law makes it clear that these good Samaritans should not and will not be denied coverage of a life insurance or annuity policy solely for having filled a prescription for an opioid antagonist.

The Department urges the Committee to take affirmative action on this important bill proposed by Governor Lamont.

The Department thanks the members of the General Law Committee for the opportunity to provide comments in support of Governor's House Bill No. 7159.

About the Connecticut Insurance Department: The mission of the Department is to protect consumers through regulation of the industry, outreach, education and advocacy. In FY 2018, the Department recovered more than \$4.5 million on behalf of consumers and regulates the industry by ensuring carriers adhere to state insurance laws and regulations and are financially solvent to pay claims. The Department's annual budget is funded through assessments from the insurance industry. For every dollar of direct expense, the Department brings in about \$8.35 to the state in revenues. In FY 2018, the Department returned more than \$145 million in assessments, fees, fines and penalties, and taxes to the state's General Fund.