



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### Testimony Insurance and Real Estate Committee February 14, 2019

Committee Chairs, Vice Chairs, Ranking Members, and Members of the Insurance and Real Estate Committee, the Insurance Department appreciates the opportunity to submit comments on the following bills:

**Proposed S.B. No. 135** An Act Requiring Health Insurance Coverage for Medical Foods for Persons Diagnosed with Phenylketonuria.

**Proposed S.B. No. 317** An Act Requiring Health Insurance Coverage for Bariatric and Metabolic Surgery.

**Proposed S.B. No. 327** An Act Requiring Health Insurance Coverage for Medically Necessary Ambulance Services at an In-Network Level and Prohibiting Balance Billing for Such Services.

**Proposed S.B. No. 330** An Act Establishing a Human Right to Equal Enjoyment of the Highest Attainable Standard of Health.

**Proposed S.B. No. 331** An Act Requiring the Insurance Commissioner to Consider Affordability in Reviewing Health Insurance Premium Rate Filings.

**Proposed S.B. No. 332** An Act Concerning Compensation Paid by Pharmacy Benefit Managers to Pharmacies.

**Proposed S.B. No. 339** An Act Requiring Health Insurance Coverage for Elective Fertility Preservation Treatments.

**Proposed H.B. No. 5343** An Act Redefining "Third-Party Administrator" to Include Pharmacy Benefits Managers.

**Proposed H.B. No. 5517** An Act Concerning Life Insurance Policies and Contracts that Insure the Lives of Convicted Felons.

**Proposed H.B. No. 5723** An Act Concerning the Payment of Medicare Reimbursements by Insurance Companies.

**Proposed H.B. No. 5850** An Act Requiring Health Insurance Coverage for the Purchase of Assistance Dogs.

**Proposed H.B. No. 5860** An Act Requiring Health Insurers to Accept Payments from Certain Nonprofit Corporations.

**Proposed H.B. No. 6087** An Act Restricting the Use of Prior Claims Histories Concerning Naloxone Hydrochloride.

**Proposed H.B. No. 6088** An Act Concerning Disclosure of Certain Third-Party Administrator Fees.

**Proposed H.B. No. 6092** An Act Prohibiting Insurers from Considering No Fault Accidents in Setting Motor Vehicle Liability and Physical Damage Insurance Premiums.

**Proposed H.B. No. 6093** An Act Concerning Consideration of Immigration Status by Health Carriers.

**Proposed H.B. No. 6095** An Act Modifying Requiring Health Insurance Coverage for Detoxification.

**Proposed H.B. No. 6096** An Act Restraining Changes to health Insurers' Prescription Drug Formularies.

**Proposed H.B. No. 6687** An Act Prohibiting Insurance Companies from Using Territorial Rating and Credit Histories as Factors in Underwriting or Rating Private Passenger Nonfleet Automobile Insurance Policies.

**Proposed H.B. No. 6690** An Act Requiring Property and Casualty Insurers to Offer Coverage for the Removal of Trees from Residential Property.

The Insurance Department cannot provide substantive comments on proposed bills but will carefully review bills once they are fully drafted. The Department will listen to legislators, consumers, industry representatives and all other stakeholders during the public hearing. We will review the Committee and Raised bills, once drafted, and will be able to provide technical comments on the legislation as appropriate at a later date. The Department looks forward to serving as a technical advisor and resource to the Chairs and members of the Insurance and Real Estate Committee and all members of the Connecticut General Assembly with respect to matters regulated by the Insurance Department.

The Department thanks the members of the Insurance and Real Estate Committee for the opportunity to provide comments.

**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.