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**Written Testimony**

**Comptroller Kevin Lembo**

**HB 5627 - AN ACT EXTENDING THE PERIOD A CHILD, STEPCHILD OR OTHER DEPENDENT CHILD MAY RETAIN DENTAL INSURANCE COVERAGE UNDER A PARENT'S HEALTH INSURANCE POLICY,  
HB 7261 – AN ACT PROHIBITING REQUIREMENTS FOR PRESCRIBING CLINICALLY INAPPROPRIATE QUANTITIES OF OUTPATIENT PSYCHOTROPIC DRUGS,  
SB-977 AN ACT CONCERNING EXPLANATION OF BENEFITS**

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Good morning Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato and members of the Insurance and Real Estate Committee.

Thank you for the opportunity to testify in support of HB-5627 An Act Extending the Period a Child, Stepchild or Other Dependent Child May Retain Dental Insurance Coverage Under a Parent's Health Insurance Policy, HB-7261 An Act Prohibiting Requirements for Prescribing Clinically Inappropriate Quantities of Outpatient Psychotropic Drugs and SB-977 An Act Concerning Explanation of Benefits.

HB-5627 An Act Extending the Period a Child, Stepchild or Other Dependent Child May Retain Dental Insurance Coverage Under a Parent's Health Insurance Policy.

Thanks to the Affordable Care Act, parents can now keep their dependent children on their health insurance policy until age 26. Bill 5627 would expand healthcare access for the same group of individuals by allowing them to also remain on their parent's dental insurance. The relationship between oral health and overall health is very clear. Proper oral care can help provide early detection of serious health conditions such as diabetes and cancer, however, left ignored can lead to cardiovascular disease and premature births.

It's important to take a holistic approach to ensuring access to healthcare. I urge support of HB 5267.

HB-7261 An Act Prohibiting Requirements for Prescribing Clinically Inappropriate Quantities of Outpatient Psychotropic Drugs

My office agrees with the intent of this bill. We have continuously worked to improve the processes used by our pharmacy benefit manager to exempt psychotropic drugs from 90-day fill requirements that are otherwise required for maintenance drugs. The current processes are still imperfect and we continue to

identify challenges. We are currently in contract negotiations for our next pharmacy benefit manager and intend to include strong contractual language that requires that pharmacies in the PBM's network fill only the number of days prescribed for all psychotropic drugs, at every fill.

Psychotropic are powerful medications that often require trial and error to establish the most appropriate dosage for individual patients. Allowing plan provisions to automatically change the supply amount of such medication can result in significant waste and or misuse. HB-7261 will ensure that the doctor, not the PBM, determines the appropriate supply amount for these medications. I thank you for raising this bill and I urge your support.

#### SB-977 An Act Concerning Explanation of Benefits.

It is imperative that an individual's medical information remain confidential. An Explanation of Benefit (EOB) is a statement sent by a health insurance company that provides an accounting of the medical treatment or service received, charges and coverage.

SB-977 allows for any individual insured under a policy to opt out of receiving an Explanation of Benefits or have it sent directly to the patient instead of the policy holder if they prefer to have their information kept confidential.

Individuals have few if any options regarding what policy they will be covered under. Many times it's one person in the household that has health insurance afforded to them or spouses choose which of their two plans is the best fit. This decision should not undo the fact each individual insured under that policy is entitled to have their medical information protected.

I urge you to support SB-977 because unfortunately an unintended consequence of EOBs is a breach of patient privacy.