



TO: Insurance & Real Estate Committee
Date: February 14, 2019
FROM: Samantha Bell, CT Community Nonprofit Alliance
RE: HB 6087 AN ACT RESTRICTING THE USE OF PRIOR CLAIMS HISTORIES CONCERNING NALOXONE HYDROCHLORIDE

Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato, and distinguished members of the Insurance and Real Estate Committee:

Thank you for the opportunity to provide testimony in support of HB 6087 An Act Restricting the Use of Prior Claims Histories Concerning Naloxone Hydrochloride.

My name is Samantha Bell, Public Policy Intern, at the CT Community Nonprofit Alliance (The Alliance). The Alliance is Connecticut's statewide advocacy organization representing nonprofits, with a membership of more than 300 community organizations and associations across the state. Nonprofits deliver essential community services to more than half a million people each year and employ almost 14% of Connecticut's workforce.

HB 6087 would prohibit insurers or other entities delivering, issuing for delivery, renewing, amending, or continuing a health insurance policy from incorporating in their rates or determination of coverage because of an individual's history concerning naloxone hydrochloride, commonly known as Narcan, an opioid antagonist. Narcan is an overdose-reversal drug that counters what could otherwise be a fatal overdose of someone using opioids. It saves lives.

Narcan is available in Connecticut by prescription from a physician or directly from a pharmacist, due in large part to the legislature's efforts to make it as widely available as possible because of its life-saving capability. Connecticut passed laws expanding access to Narcan in 2012 ([PA 12-159](#)), 2014 ([PA 14-61](#)), 2015 ([PA 15-168](#)), 2016 ([PA 16-43](#)), 2017 ([PA 17-131](#)) and 2018 ([PA 18-166](#)).

There are many reasons for someone to have a prescription for Narcan. It could be for themselves, a friend or family member, for their work, or simply because they recognize the growing rate of opioid overdoses across our state and the nation. Many people who work for community nonprofits, often serving a population that suffers from substance use disorders, have filled personal prescriptions for Narcan and carry it with them so they can be ready if they encounter someone overdosing. Narcan has no effects if administered accidentally to someone not experiencing an opioid overdose.

Denying insurance coverage on the basis of a Narcan prescription history is discriminatory and has potentially life-threatening ramifications, both for people living with substance abuse disorders and for those who have chosen to fill prescriptions for Narcan so they can reverse an overdose if necessary. If insurers denied coverage for this reason, it would force individuals to choose between their healthcare or livelihood and having a life-saving drug on hand.

Please support HB 6087. Thank you for your time and consideration.