



Quality is Our Bottom Line

Insurance and Real Estate Committee

PUBLIC HEARING

Thursday, February 14, 2019

Connecticut Association of Health Plans

Testimony in Opposition to

**HB 6087 AN ACT RESTRICTING THE USE OF PRIOR CLAIMS HISTORIES
CONCERNING NALOXONE HYDROCHLORIDE.**

Under the Affordable Care Act (ACA), health insurance companies can only account for only 5 categories when setting premiums:

- 1) Age: premiums can be 3 times higher for older age bands than younger age bands;
- 2) Location: geography can reflect a higher cost service area and different local rules and cost of living;
- 3) Tobacco Use: the ACA allows insurers to charge tobacco users up to 50% more than non-users;
- 4) Individual v. Family Enrollment: more can be charged for a plan that also covers a spouse and/or dependents; and,
- 5) Plan Category: the ACA created five plan categories - Bronze, Silver, Gold, Platinum, and Catastrophic. The categories reflect different levels of cost-sharing and out-of-pocket costs.

Since passage of the ACA, carriers can no longer take current health or medical history into account and also must cover all pre-existing conditions from the day coverage starts.

Given the new rules and regulations provided for under the ACA, H.B. 6087 shouldn't be necessary and we respectfully urge your rejection.