



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony Insurance and Real Estate Committee February 7, 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. 15** An Act Requiring Health Insurance Coverage for Motorized Wheelchairs and Repairs Thereto.
- Proposed S.B. No. 28** An Act Concerning Reimbursements Under Certain High Deductible Health Plans.
- Proposed S.B. No. 29** An Act Concerning the Burden of Proof During Adverse Determination and Utilization Reviews.
- Proposed S.B. No. 30** An Act Prohibiting Copayment Accumulator Programs.
- Proposed S.B. No. 31** An Act Concerning Surprise Medical Bills for Laboratory Services.
- Proposed S.B. No. 33** An Act Concerning Health Insurance Coverage of Orally and Intravenously Administered Prescription Drugs.
- Proposed S.B. No. 34** An Act Concerning Short-Term Health Insurance.
- Proposed S.B. No. 36** An Act Prohibiting Health Carriers from Requiring the Use of Step Therapy for Certain Prescription Drugs.
- Proposed S.B. No. 37** An Act Requiring Health Insurance Coverage of Prescribed Drugs During Adverse Determination Reviews and External Review Processes.
- Proposed S.B. No. 38** An Act Reducing the Time Frame for Urgent Care Adverse Determination Review Requests.
- Proposed S.B. No. 39** An Act Limiting Changes to Prescription Drug Formularies During the Term of Certain Health Insurance Policies.
- Proposed S.B. No. 40** An Act Requiring Site-Neutral Payments for Health Care Services.
- Proposed S.B. No. 41** An Act Prohibiting Discretionary Clauses in Health Insurance and Disability Income Policies.
- Proposed S.B. No. 42** An Act Concerning Cost-Sharing Under Health Insurance Policies.
- Proposed S.B. No. 43** An Act Prohibiting Health Carriers from Denying Coverage for Certain Covered Benefits Provided in Hospital Emergency Rooms.
- Proposed S.B. No. 87** An Act Prohibiting Discretionary Clauses in Disability Income Insurance Policies.
- Proposed H.B. No. 5211** An Act Requiring Health Insurance Coverage for Smith-Magenis Syndrome.
- Proposed H.B. No. 5213** An Act Expanding Requiring Health Insurance Coverage for Hearing Aids.
- Proposed H.B. No. 5427** An Act Prohibiting Insurance Companies from Using Credit History as a Factor in Underwriting or Rating Private Passenger Nonfleet Automobile Insurance Policies.
- Proposed H.B. No. 5428** An Act Prohibiting Insurance Companies from Using Credit History as a Factor in Underwriting Homeowners Insurance Policies.
- Proposed H.B. No. 5518** An Act Requiring Health Insurance Coverage for Long-Term Substance Use Disorder Services.
- Proposed H.B. No. 5724** An Act Expanding Required Health Insurance Coverage for Craniofacial Disorders.

The Insurance Department cannot provide substantive comments on bills that are still in the "concept" phase 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 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.