



Office of the  
Healthcare  
Advocate  
STATE OF CONNECTICUT

**Testimony of Ted Doolittle**  
**Office of the Healthcare Advocate**  
**Before the Insurance and Real Estate Committee**  
**Re SB 318**  
**February 14, 2019**

Good morning, Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato, and members of the Insurance and Real Estate Committee. For the record, I am Ted Doolittle, Healthcare Advocate for the State of Connecticut. The Office of the Healthcare Advocate ("OHA") is an independent state agency with a consumer-focused mission: assuring consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health plans; assisting consumers in disputes with their health insurance carriers; and informing legislators and regulators regarding problems that consumers are facing in accessing care, and proposing solutions to those problems.

I appreciate the opportunity to comment in partial support of SB 318, An Act Requiring Prior Approval of Assessments and User Fees Charged to Health Carriers by the Connecticut Health Insurance Exchange.

A public hearing prior to board approval of assessments and user fees is a good idea. Consumers of the state ultimately bear the costs of running the Exchange, and should have an opportunity to weigh in before any such changes are imposed. Such opportunities for public comment as a practical matter probably already exist because of the public nature of the Exchange's board meetings, but codifying this is good policy.

The Exchange was set up as a quasi-public entity partly in order to allow it agility and flexibility that is much more like the private sector. The Exchange was not set up as a

public agency subject to complete legislative budget oversight. Under the current system, elected state officials appoint a majority of the Exchange's board of directors. The current system strikes the correct balance between accountability and transparency and the required freedom of action of the board (the majority of which is appointed by elected officials) and senior management to make necessary changes to the assessment and user fees on the exchange.

Thank you very much for your consideration of this testimony. If you have any questions concerning our position on this issue, please feel free to contact me at [Ted.Doolittle@ct.gov](mailto:Ted.Doolittle@ct.gov).