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Testimony in Opposition to

Senate Bill 322: An Act Concerning the Board of Directors of the Connecticut Health Insurance Exchange

Universal Health Care Foundation of Connecticut

February 14, 2019

Universal Health Care Foundation of Connecticut thanks the Insurance and Real Estate Committee for the opportunity to submit testimony in opposition to Senate Bill 322: An Act Concerning the Board of Directors of the Connecticut Health Insurance Exchange.

The proposed bill asks to set term limits for exchange board members and also to require that all members of the board have insurance experience.

The Foundation strongly opposes requiring that all members have insurance experience, if the intended meaning of this language is someone who has worked in the insurance industry.

The mission of Access Health CT is, "To increase the number of insured residents, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and provider that give them the best value". To meet that mission, the board should have representation from a variety of fields and experiences.

Any legislation addressing board composition must ensure diverse representation and guard against regulatory capture that benefits the insurance industry. What the board does not need is more representation by people who work or have worked in the insurance industry. What it does need is more members who represent the interests of patients. For example the Board of Directors of the Minnesota marketplace, MNsure, consists of seven members, ..."with one member representing the interests of individual consumers eligible for individual market coverage" and "one member representing individual consumers eligible for public health care program coverage. We suggest if two consumer members were to be added, the Consumer Advisory Board could be tasked with identifying and appointing them.

The Foundation is not necessarily opposed to the adoption of term limits for board members. A review of the legislation governing the marketplaces of Washington, Colorado, Maryland and Minnesota shows that all of them include term limits for board members - usually two consecutive terms. Terms for board members in Colorado, Maryland and Minnesota are four

years. The legislation provides for the staggering of terms, however, to avoid significant change in board membership in any given year.

If term limits along these lines were to be implemented in Connecticut, it would be important to protect against the wholesale turnover of all experienced board members at the same time. In Connecticut, terms vary from two to four years, so the length of terms might need to be considered if term limits were to be implemented.

Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.