

## Insurance and Real Estate Committee JOINT FAVORABLE REPORT

**Bill No.:** SB-15

AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR MOTORIZED

**Title:** WHEELCHAIRS.

**Vote Date:** 3/14/2019

**Vote Action:** Joint Favorable

**PH Date:** 2/7/2019

**File No.:**

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### SPONSORS OF BILL:

Insurance Committee  
Sen. Osten, 19<sup>th</sup> Dist.  
Sen. Cassano, 4<sup>th</sup> Dist.  
Sen. Somers, 18<sup>th</sup> Dist.

### REASONS FOR BILL:

To expand the requirement for health insurance coverage for motorized wheelchairs (new and used) and including repairs and batteries for these chairs.

### RESPONSE FROM ADMINISTRATION/AGENCY:

**Insurance Dept** – submitted testimony but it didn't say anything - They hesitated to comment until it is fully drafted

### NATURE AND SOURCES OF SUPPORT:

**Osten, Senator Cathy** – Works closely with Phil Pavone who runs an annual statewide program called “gifts of mobility” where he collects and refurbishes power wheelchairs. It would be great if this was not needed because insurance companies actually covered these important tools for keeping people from being confined to their homes.

**Somers, Senator Heather** – Will allow those who require the use of a motorized wheelchair the peace of mind of knowing they can have one. Not everyone who needs the assistance of a wheelchair has the financial means to purchase one or maintain it. This bill is a step in the right direction.

**Baird, Jane-CT Childrens Medical Center** – agrees with the concept that insurance should be required to cover motorized wheelchairs, batteries and repairs. Do not agree with the inclusion of used wheelchairs due to liability, standards, cleanliness/infection, and the fact that it could limit ability to provide individualized and customized equipment.

**Flaherty, Kelly-CT Legal Rights** – Wheelchairs provide freedom of movement to people who need them. Medicaid pays for power wheelchairs when they are determined to be medically necessary, as durable medical equipment. Medicaid can also pay for repair and replacement, if certain requirement is met. People who are covered by commercial insurance should have access to the same kind of coverage.

**Freeman, Lisa, Exec Director-CT Center for Patient Safety** – this legislation is necessary for access to healthcare services and an improved quality of life.

**Langton, Mary Ann – consumer** – Her Power wheelchair is essential to her independence and allows her to be a productive citizen of the State. Without it she would be forced to live in a nursing home which would cost the state more money.

**Marshall, Melissa-CT Cross Disability Lifespan Alliance** – The bill will save insurance companies money in that they will be paying relatively minimal cost for wheelchairs as opposed to replacing costly motorized wheel chairs. It will improve the quality of life and increase economic productivity of wheelchair users by enabling them to utilize essential mobility equipment quickly.

**Pavone, Phil** – owns pawn shop and submitted video testimony link in support. He does an annual motorized wheelchair giveaway called the “gift of mobility”

#### **NATURE AND SOURCES OF OPPOSITION:**

**Cappiello, Christine, Senior Director Gov Relations-Anthem Blue Cross Blue Shield Connecticut Conference of Municipalities** – opposed to new mandates for all individuals and group policies, potentially including the State of CT Health Insurance Plan.

**CCM** – Creates new mandated expansions of health insurance coverage in order to provide coverage for various treatments, procedures, supplies and/or equipment.

**CT Association of Health Plans** – CT only has the authority to regulate the fully insured market which represents roughly 35% of the state’s population. The fully insured market is made up predominantly of individual and small group policy holders who are the most price sensitive to premium increases. As such, they can ill afford the costs associated with any new mandates and while we understand that the intentions are laudable, we urge rejection.

**Rakebrand, Michelle, Assistant Counsel-CBIA** – to healthcare mandate bills because of the enormous cost implications they will have on employers and in turn suggest the adoption of a health benefit review that would provide full transparency to legislators on the impact of any proposed healthcare mandates.

**Reported by: Dawn Marzik**

**Date: 3/21/19**

