Bill No.: SB-977
Title: AN ACT CONCERNING EXPLANATIONS OF BENEFITS.
Vote Date: 3/19/2019
Vote Action: Joint Favorable
PH Date: 3/7/2019
File No.:

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SPONSORS OF BILL:
Insurance and Real Estate Committee Members

REASONS FOR BILL:
To allow for people who are not the policy holder on their insurance plan to opt out of receipt of an Explanation of Benefits, or request that it be sent to them, the patient, directly instead of the policy holder. It can help patients feel more comfortable in seeking certain types of treatment which, in some cases, they would not seek had the details of the treatment not been kept private.

RESPONSE FROM ADMINISTRATION/AGENCY:
Kevin Lembo, State Comptroller, Office of the Comptroller aligns himself as a proponent of this bill, stating in testimony that sometimes an unintended consequence of an Explanation of Benefits is a breach of a patient’s privacy.

Ted Doolittle, Health Care Advocate, Office of the Health Care Advocate wrote in his testimony that however normal and helpful EOBs to parents may seem, there can sometimes be rather drastic affects, especially if the patient is within the 18-26 year old range, as their treatments could be highly sensitive. Also, he references spouses or children who are being abused as a major factor in this bills importance. He states this bill takes the choice of deciding between getting or foregoing treatment away from them, and gives them the power to decide who sees their health reports, and who does not.

NATURE AND SOURCES OF SUPPORT:
The following representatives of their respective agencies have testified in support of EOB disclosure citing potential abusers, health risks from drugs or alcohol treatment, parental
scrutiny over things like STD testing or abortion, and more as the most important factors to consider for the bill.

CCADV
CWEALF
Kathleen Flaherty, esq., CT Legal Rights
Daniela Giordano, Executive Director, CT Association of School Based Health Centers
Liz Gustafson, Organizer and Volunteer Coordinator, NARAL Pro-Choice CT
David McGuire, Executive Director, American Civil Liberties Union of CT
Veena Muraleetharan, Student, Yale University
Claire Pritchard, Intern, Planned Parenthood of Southern New England
Rahul Shah, Physician, Connecticut Children’s Medical Center
Jay Sicklick, Deputy Director, Center for Children’s Advocacy
Susan Yolen, Vice President, Policy and Advocacy, Planned Parenthood of Southern New England

NATURE AND SOURCES OF OPPOSITION:

CT Association of Health Plans states in written testimony to find the intents of the bill unclear. They explain the guidelines of HIPAA as they relate to the bill, and enforce that confidentiality already exists under HIPAA rules. However, they do add that the requests are only required to be accommodated if the subject is in danger. They also cite raised administrative costs as a potential concern. It should be noted that the Association establishes their willingness to work with the committee on this topic.

Reported by: Logan Cotter Date: 03/21/2019