



*Quality is Our Bottom Line*

**Insurance and Real Estate Committee**

**Public Hearing**

**Thursday, February 27, 2020**

**Connecticut Association of Health Plans**

**Testimony Regarding**

**H.B. 5247 AN ACT CONCERNING EXPLANATIONS OF BENEFITS**

The Connecticut Association of Health Plans offers the following testimony in opposition to H.B. 5247. As the Committee may be aware, what is contained in an explanation of benefits is set forth under federal guidelines from Health Insurance Portability and Accountability Act (HIPAA) which is a US law designed to provide privacy standards to protect patients' medical records and other health information provided to health plans, doctors, hospitals and other health care providers. We want to ensure that this legislation, if passed, is in harmony with HIPAA to safeguard the regulated insurers in Connecticut from being out of compliance. In addition, from a confidentiality perspective, the HIPAA Privacy Rule already gives members the right to request confidential communications (i.e., receiving communications of PHI by an alternative means or at an alternative location). This includes member requests that we send the member's EOB to an alternative address or by an alternative means (e.g., by fax, by email). However, it is important to note that health plans are only required to accommodate such requests if the member says disclosure of his/her PHI could endanger the member.

In addition, it's important to note that this legislation appears to be requiring EOBs issued in CT to be administered differently than in the rest of the country which will undoubtedly increase administrative costs.

Thank you for your consideration.