



State of Connecticut
HOUSE OF REPRESENTATIVES
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February 27, 2020

**Support: HB 5247 AAC Explanation of Benefits (EOB), Insurance and Real Estate
Committee**

I would like to thank the esteemed members of this committee for allowing me the opportunity to testify in support of HB 5247. My name is Jillian Gilchrest and I am the State Representative for Connecticut's 18th assembly district.

I support this bill for two primary reasons; it promotes transparency and it ensures privacy. Copays, coinsurance costs, and deductibles can be highly burdensome for individuals and families alike and transparency may protect people from surprise fees. HB 5247 mandates the clear and accessible explanation of any coverage exclusions including restrictions on the usage or quantity of that which is covered, protecting enrollees from unexpected out-of-pocket costs. Additionally, this bill requires the health insurance and healthcare providers to clearly state the exact amount of an expected copay or the percentage of coinsurance. Apart from transparency, HB 5247 also protects privacy.

Currently, under the Health Insurance Portability and Accountability Act (HIPAA) an enrollee who wishes their EOB to be confidential must portray that disclosing part or all the contained information may endanger the enrollee in which case steps will be taken to keep the EOB confidential. An EOB informs an enrollee of costs in the form of copayments, coinsurance, or deductibles they may owe. While this is an important provision, EOB's may often breach confidentiality especially when an enrollee maintains shared residence. The protection under HIPAA is not sufficient, as many people may want their medical information to be private of spouses, parents, or domestic partners without there being a present danger. Under HB 5247 enrollees may simply request the suppression of an EOB and it will be granted. Additionally, an EOB may be sent to a different address or distributed electronically at request. To many Americans, privacy is absolutely essential. People expect and deserve confidentiality when it comes to their healthcare information. HB 5247 ensures such privacy is upheld.

Both promoting transparency in the insurance industry and protecting the privacy of Americans are necessary and favorable measures. With that, I urge the passage of HB 5247. Thank you for your consideration.

Respectfully submitted,

Jillian Gilchrest
Representing Connecticut's 18th district