

## H.B 5247 An Act Concerning Explanations of Benefits

Good morning Co-Chairs Senator Lesser and Senator Scanlon and other distinguished members of the Insurance and Real Estate Committee. My name is Mary Greenwell and I am a junior from Eastern Connecticut State University along with being an intern in the General Assembly this session. At Eastern I am a part of Warriors against Sexual Violence and on campus group that advocates for eliminating Dating Violence and other forms of abuse from our campus and hopefully the broader Willimantic Area. For this reason, I am in strong support of House Bill 5247. Growing up I was extremely fortunate to have access to comprehensive health care and get medical treatment when I needed it. I was even more fortunate that there was never a time in which I needed to seek medical treatment without telling my family, or the policy holder of my insurance.

If you pass House Bill 5247, people who face danger of sexual violence will have full access to confidential and comprehensive health care, allowing them to seek treatment if they have been hurt. By allowing and informing the patient of their ability to specify where the explanation of benefits is sent if any, people who are in dangerous or threatening situations with their insurance policy holder will be able to seek necessary treatment, without risking their lives to do so.

Following is a summary of the legislation across the United States that have proposed and enacted bills regarding to the Explanation of Benefits from a study produced by the Guttmacher Institute, Public Health Solutions.

New York and Wisconsin:

- Do not require sending an EOB when there is no balance due from patient/policyholder
- Send EOB if necessary to whatever address or means of communication that the patient specifies including sending forms explicitly to patient

Connecticut Delaware and Florida:

- Minors consent for their own treatment of STI's
- Care must be confidential including sending bills BUT does not refer to insurance claims processes

Hawaii:

- “minors without support” can consent for their own primary health care and health care provider must tell insurer that they do not wish to disclose information to parent, spouse, or other family member

Maine:

- Parents may request explanations for ‘dependent children’ who are insured on parents plan but dependent child has the right to withhold consent of disclosure

Washington:

- For any service the minor must expressly consent to disclosure of any non public health information including :mailing appointment notices, calling the home to confirm appointment, or mailing bill/EOB to policy holder without expressed consent of minor”
- Includes minors and dependent adults

Massachusetts

- No Description of Sensitive Services
  - Includes domestic violence, mental health, substance and abuse treatment
- Option to Suppress EOB when theres no outstanding payment
  - Problem becomes knowledge of the rights

References:

English, A., Gold, R.B., Nash, E., & Levine, J., (2012, July). *Confidentiality for individuals insured as dependents: A review of state laws and policies*. Guttmacher Institute.  
<https://www.guttmacher.org/report/confidentiality-individuals-insured-dependents-review-state-laws-and-policies>