



# NASW

National Association of Social Workers / Connecticut Chapter

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Testimony on H.B. 5247: An Act Concerning Explanation of Benefits  
Insurance and Real Estate Committee  
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Submitted By: Stephen Wanczyk-Karp, LMSW

The National Association of Social Workers, representing over 2,400 members supports HB 5247 as it rectifies significant concerns related to confidentiality of persons covered by health insurance plans when that person is not the primary holder of the policy.

Over recent years the State of Connecticut has made positive strides in expanding health insurance coverage to previously non-covered populations. Amongst those covered persons are adult children who may now remain on a parent's policy until age 26, and lower income persons who through the Affordable Care Act now have coverage. This is all a positive increase in access to care, however this increase has had as a consequence release of confidential information to the primary subscriber of the health coverage through issuance of an EOB.

Any covered adult, or a minor accessing health care where they have the right to certain confidentially protected health care services, must have the authority to determine who will receive the information in an EOB and how that information is to be sent to them. The decision as to what information an individual chooses to share with others regarding one's health care coverage and treatment is a decision that belongs solely to the individual patient. This is more than just a matter of preference. For example, a person in an abusive relationship, a family member within a volatile household, or a person seeking mental health care can be put at risk by release of treatment information through an EOB sent to the primary policy holder.

Of particular concern to NASW/CT is the breach of confidentiality that occurs when an EOB is released to someone other than the patient, without the direct consent of the patient. Confidentiality goes to the core of social work services and is the basis by which social workers perform their work. Our standard of practice calls upon us to involve other persons (family, significant others, friends, etc.) in treatment only when such involvement is necessary for treatment purposes and the patient has explicitly consented. In cases where notification of another person is in the best interest of the patient, social workers will encourage the patient to take such steps and provide guidance as to the benefits and risks of any disclosure. An EOB sent to a second party, on the other hand, simply violates the patient's confidentiality, to which there is no treatment purpose.

Release of health care information without the person's consent may make a person choose to delay or not seek needed care. HB 5247 is a simple and reasonable approach that puts the person receiving the care in the decision seat of how an EOB is issued regarding their care. This is as simple of a change as a subscriber notifying their insurance carrier that they have a new mailing address so that the insurer's written communications will be sent to the new address. HB 5247 requires the EOB to be sent in a fashion requested by the person who received the care. There is significant benefit to patients at no burden to insurers. We urge the Insurance Committee to unanimously pass of HB 5247.