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Written Testimony
Comptroller Kevin Lembo February 27, 2020

House Bill: 5247 AN ACT CONCERNING EXPLANATIONS OF BENEFITS.

Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato and members of the Insurance and Real Estate Committee. Thank you for the opportunity to testify in favor of HB 5247 An Act Concerning Explanations of Benefits.

As the administrator of the State Employee Health Plan, I understand the importance of protecting personal health information.

An Explanation of Benefit (EOB) is a statement sent by a health insurance company that provides an accounting of the medical treatment or service received, charges and coverage. HB 5247 allows for any individual insured under a policy to opt out of receiving an Explanation of Benefits or to have it sent directly to the patient instead of the policy holder, if they prefer to have their information kept confidential.

Many times there is one person in a household who is afforded health insurance and this policy is then extended to members of their family. This lack of choice for the individuals covered by this plan should not be a hinderance to maintaining a sense of privacy. They should be able to maintain medical records separately from those of their policy holder.

I want to thank the chairs and members of the insurance and real estate committee for their dedication to this important issue and for the opportunity to express my support.