

**Testimony of Susan L Yolen, New Haven CT,
to the Insurance and Real Estate Committee of the Connecticut General Assembly
February 27, 2020
Raised Bill 5247, An Act Concerning Explanations of Benefits**

Senator Lesser, Representative Scanlon and members of the Insurance and Real Estate Committee, thank you for this opportunity to submit testimony in strong support of Raised Bill 5247, An Act Concerning Explanations of Benefits.

In Connecticut and nationwide, the percentage of individuals and families who now benefit from insurance coverage, either public or private, has increased dramatically. In 2018, only 5% of CT residents were uninsured; back in 2010, that number was nearly double at 9%. A culture of increasing levels of coverage is good for everyone: it encourages preventive care and health-seeking behavior. The result is illness prevented, disease that is averted or identified at an early stage when most treatable. Most coverage now also extends to pre-existing conditions, meaning that families are less often in desperate financial straits due to unexpected or unaffordable health care costs.

Such is the promise of the Affordable Care Act. In the current campaign season, “health care” remains a high (if not primary) priority for most voting Americans. And by health care, they mean good, affordable, accessible coverage for a wide range of inpatient and outpatient services.

Many of us believe that health coverage is a right, not a privilege. Others disagree. But whatever your position regarding the morality of or reasoning behind broad health coverage, or even how you feel about the pros and cons of “coverage for all,” we should all be able to agree that once an individual is covered, they should feel comfortable and safe enough to use that coverage as they access the care that they need.

In many situations, a consumer or member is covered by a plan that someone else, usually a family member such as a spouse or a parent, receives via their employer. The customary insurance practice for notifying that subscriber that a service has been accessed under their plan, is by mailing an “explanation of benefits” form to the subscriber’s home address. We’ve all seen them on the kitchen table. Sometimes we’ve even opened them by mistake. And therein lies the concern that has resulted in this bill.

There are many circumstances when a covered family member needs to see a health care provider, but is reluctant to do so for reasons of confidentiality. In short, they are actually afraid to seek the care they need. Even though we all understand the notion of “patient-provider privilege”(what you say to your provider stays within the examination room)—our privacy is compromised when a paper message is mailed by an insurance carrier to the subscriber, listing the provider that a family member has consulted, and for what service or procedure.

While reproductive care jumps to mind as one such area of health care, equally worrisome is mental health care, substance abuse treatment, and domestic violence screening... issues that hit our lives AND our headlines every day of the week. A person fearful of a cancer diagnosis may simply want a screening or ultrasound without alarming their spouse. A young adult under age 26, back on a parent’s plan, may want treatment for depression or alcohol abuse. These are covered services that could be avoided if the covered consumer is afraid of what might happen if others in the family found out about their condition.

Simply put: if we want people to seek the health care they deserve, and are covered for...we need to recognize that patient-provider privilege cannot end when a patient shows their insurance card at the front desk.

Raised Bill 5247 is similar to legislation passed in recent years in a number of states, from California to Massachusetts. These state laws have already recognized that patients deserve to trust that they will be guaranteed privacy and indeed, safety, before they enter a provider's office to discuss a sensitive health care need.

Please support An Act Concerning Explanations of Benefits, and insure that Connecticut residents and families with coverage feel confident enough to use it.