

Insurance and Real Estate Committee

HOUSE FAVORABLE REPORT

Bill No.: HB-5364

Title: AN ACT CONCERNING MANDATED HEALTH INSURANCE BENEFIT REVIEW.

Vote Date: 3/10/2020

Vote Action: Joint Favorable

PH Date: 3/3/2020

File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

This legislation will change the manner in which the General Assembly enacts new mandated health insurance benefits.

RESPONSE FROM ADMINISTRATION/AGENCY:

None Expressed

NATURE AND SOURCES OF SUPPORT:

Bryanna Blackston, CT Association of Health Plans feels the legislature faces pressure to adopt new insurance mandates with little or no information as to the cost/benefit analysis of each proposal absent anecdotal substantiation, Mandate review affords policy makers the ability to look at each proposed bill in a research-oriented manner. The ACA requires the cost of any new mandate to be borne by each state's General Fund and prohibits such costs from being passed on to either insurance companies and/or consumers. Fully insured health insurance policies in the state are among the most expensive.

NATURE AND SOURCES OF OPPOSITION:

Bryte Johnson, Government Relations Director American Cancer Society Cancer Network feels HB 5364 seeks to create a legislative review and approval process for future insurance health benefit proposals before they can be acted upon by the general assembly. the bill requires future proposed insurance health benefits to be analyzed for their impact on

overall healthcare costs, insurance premiums, and safety and effectiveness. while the overall intention of controlling health care costs is important, this bill would place an arbitrary limit on the number of patient protections that could pass in a given session at five-- regardless of need or circumstance—and in essence rationing the normal legislative process for health care issues only. In 2020 it is estimated that approximately 20,300 CT residents will be diagnosed with cancer while 6,390 will die from the disease. insurance coverage of cancer related health benefits for prevention, early detection, diagnosis, treatment and rehabilitative care have helped to prevent, detect and treat cancer at its earliest stages, saving lives and longterm health care costs. Establishing artificial barriers at time when CT is already facing challenging economic conditions as well as an uncertain future for affordable access to care only further complicates efforts to ensure the people of CT have the care they need when they need it.

Michelle Rakebrand, Assistance Counsel, CBIA broadly opposes any healthcare mandate bills without a complete cost-benefit analysis being conducted prior to passage. health benefit mandates pose an enormous cost to all Connecticut residents. employers look forward to working with this committee in an effort to lower healthcare costs, while maintaining the highest quality of care.

Reported by: Diane Kubeck

Date: April 6, 2020