



Quality is Our Bottom Line

General Law Committee Public Hearing

February 25, 2021

Testimony on behalf of the Connecticut Association of Health Plans

SB 156 - An Act Concerning Consumer Privacy

SB 893 – An Act Concerning Consumer Privacy

To members of the General Law Committee,

The Connecticut Association of Health Plans (CTAHP), consisting of Anthem, Cigna, Aetna, United Healthcare, ConnectiCare, and Harvard Pilgrim, respectively submits the following testimony regarding SB 156 An Act Concerning Consumer Privacy and SB 893 An Act Concerning Consumer Privacy.

CTAHP shares the concern of policymakers, regulators, and businesses nationwide as consumers and businesses alike face an increasingly complex environment more reliant on technology and data transfer than ever before. It is in the best interest of all involved to ensure processes are in place which enable an efficient and consumer friendly economy while also protecting the privacy of consumers whose data is captured in the course of business.

As health care industry leaders, health insurance carriers have been at the forefront of data protection strategy for decades. This is most demonstrated under compliance with the Health Insurance Portability and Accountability Act of 1996 (HIPAA). The HIPAA Privacy Rule establishes national standards to protect individuals' medical records and other personal health information and applies to health plans, health care clearinghouses, and health care providers. While there is good reason to warrant enacting broad privacy reforms in certain industries to protect and safeguard Americans from data misuse, abuse, or potential discrimination, these efforts should not impede longstanding sectoral laws — like HIPAA — which Americans have come to know and trust. With the protections of HIPAA, some well balanced and consumer friendly approaches to data sharing have the ability to exist as necessary. Population health management tools, predictive modeling, and analysis of clinical claims and records are crucial to disease management. None of those resources would be possible without the use and transfer of some consumer data.



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Importantly, however, well intended efforts to protect personal information may result in unintended consumer confusion and misinterpretation if such efforts are taken through a patchwork approach with differing and overlapping state and federal laws. As the Committee reviews the proposals before you, we urge you to consider existing state and federal laws and regulations in order to prevent unnecessary confusion. Adding additional regulatory layers may very well complicate the landscape in such a way as to place consumer data at more risk rather than less, a result no one would like to see.

CTAHP appreciates the opportunity to comment as we all work to ensure consumers feel confident their personal information is protected, used appropriately, and only to their benefit.

Thank you for your consideration.