Testimony Opposing H.B. 6382, AAC the Eligibility to Purchase a Health Benefit Plan Offered by the CT Health Insurance Exchange

Sharon D. Langer
Insurance and Real Estate Committee
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Senator Crisco, Representative Megna, and distinguished members of the Human Services Committee:

I am the interim executive director of Connecticut Voices for Children, a research-based public education and advocacy organization that works statewide to promote the well-being of Connecticut's children, youth, and families.

On behalf of Connecticut Voices, I am testifying in **opposition** to H.B. 6382, AAC the Eligibility to Purchase a Health Benefit Plan Offered by the CT Health Insurance Exchange.

The bill in essence would preclude the state from establishing a Basic Health Program under Section 1331 of the Affordable Care Act[1] as alternative means of providing uninsured individuals with incomes between 133% of the federal poverty level (FPL) and 200% FPL with affordable coverage. The bill mandates that this population obtain health coverage through the health insurance exchange in 2014. It also eliminates the requirement that the exchange participate in evaluating the Basic Health Program (also known as the "Basic Health Plan") option.

I was a member of the Basic Health Plan work group convened by the Office of Health Reform and Innovation that met from June to December of 2012, and made formal recommendations to the Office of Health Reform and Innovation, the Department of Social Services, and the Health Insurance Exchange Board.[2] In December, the work group recommended that "**the decision on whether to adopt a Basic Health Plan be deferred until there is further information available to evaluate the costs and benefits of a Basic Health Plan".** The work group specifically agreed that it would reconvene once the federal government issued guidance on the Basic Health Plan. The work group's recommendations also included the request that the exchange collect data on the individuals with income between 133% FPL and 200% FPL so that the work group and the exchange would have a better understanding as to whether this population in fact purchases insurance through the exchange (the take-up rate), and to what extent they obtain care (the utilization rate) in light of the anticipated costs to consumers purchasing coverage on the exchange.

H.B. 6382 would eviscerate the efforts of the Basic Health Plan work group. **In sum, Connecticut Voices for Children opposes H.B. 6382 because it is premature to forego the possibility of creating a Basic Health Program in Connecticut.**

Thank you for the opportunity to testify and feel free to contact me if you have questions, or need additional information.

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[1] The full title of the law is the "Patient Protection and Affordable Care Act", P.L. 111-148 (March 23, 2010).
[2] See, Basic Health Plan Work Group Recommendation to the Office of Health Reform and Innovation and the Department of Social Services, available at http://www.healthreform.ct.gov/ohri/lib/ohri/BasicHealthPlanWorkGroupRecommendation.pdf