



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

March 5, 2002

Connecticut Association of Health Plans
C/o Keith Stover
Robinson & Cole
280 Trumbull Street
Hartford CT, 06103-8299

Anthem Blue Cross and Blue Shield of Connecticut
C/o Donald L Roll, Director
370 Bassett Road
North Haven, CT 06473-4201

Re: Increase of co-payment range acceptable to Connecticut Insurance Department

Dear Keith and Don:

Health care costs are rising in Connecticut and as a result premium rates are increasing. The Insurance Department is fully aware of the difficulties this can present to consumers and companies. To help address this issue the Department has again reviewed its limits on co-payments based in part on information provided by the Connecticut Association of Health Plans, Anthem Blue Cross and Blue Shield of Connecticut, and other HMOs. As a result, the Department will expand the allowable range of co-payments as described below.

	<u>Prior limit</u>	<u>Revised limit</u>
Primary care physician office visit	\$20	\$30
Specialist office visit	\$40	\$45
Urgent care visit	\$75	\$75
Emergency room visit	\$75	\$150
	(assumes ER copayment is waived if admitted)	
Outpatient surgery	\$200	\$500
Inpatient	\$500/ admission	\$500/day up to \$2000/admission
High cost diagnostic tests (CAT, MRI, PET)	\$0	\$200

Please share this information with your association members and other appropriate persons. Members of my staff are available to share a more detailed co-payment schedule at your request.

Very truly yours,

Susan F. Cogswell
Insurance Commissioner

Cc: Mary Ellen Breault
Leslie Wolfgang

* In all cases, the enrollee would pay the lesser of the co-payment or the actual charge.