



**Testimony of Kevin Lembo, State Healthcare Advocate
Before the Government Administration and Elections Committee
Connecticut General Assembly
On Raised Bill 7306
March 9, 2007**

Good afternoon Senator Slossberg, Representative Caruso, Senator Freedman, Representative Hetherington and members of the GAE Committee. For the record, I am Kevin Lembo and I am the State Healthcare Advocate. I apologize that I am unable to be with you in person today. The Office of the Healthcare Advocate (OHA) is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers are facing in accessing care and proposing solutions to those problems. OHA is the only consumer-focused state agency that addresses managed care access issues as its primary mission.

Sections 49-51 of Raised Bill 7306 create an Independent Office of Consumer Counsel in the Department of Insurance to act as "the advocate for consumer interests in all matters which may affect Connecticut consumers with respect to insurance providers." While we appreciate the good intentions of the committee in sections 49-51, we believe such an office already exists, at least with respect to healthcare advocacy. Our office currently engages as "the advocate" for healthcare consumers with health insurance companies in Connecticut and across the country. Creation of new office of consumer counsel, at least for health insurance matters, would be redundant. OHA has data to track systemic issues. We also participate in legal proceedings when necessary to protect consumer interests, such as the well-known Freedom of Information case against the HUSKY managed care organizations.

If the committee believes that consumer advocacy needs to be strengthened through additional legal resources, we request that committee redraft this legislation to provide OHA with the resources necessary to carry out the committee's intent, at least with respect to health insurance issues. We have counsel in the office, and are equipped to take on the duties of Independent Consumer Counsel for consumer issues in insurance. While our primary focus is healthcare, we would be happy to work with the committee to draft some alternatives to the current bill that would allow us to take all legal insurance cases, but to refer cases other than health insurance matters to another office, perhaps the Office of the Attorney General.

We hope you will use our independent advocacy and legal expertise to expand consumer advocacy efforts in health insurance. Thank you.