



For Immediate Release

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Office of the Healthcare Advocate Recovers \$3.1 million for Healthcare Consumers in Second Quarter 2011; A Record \$6.4 million in the first half of calendar year 2011

Victoria Veltri, State Healthcare Advocate, announced today that the Office of the Healthcare Advocate (OHA), the independent state agency that assists consumers with managed care insurance issues, generated \$3.1 million in savings for Connecticut healthcare consumers in the second quarter of 2011. The savings figure of \$3.1 million represents the costs of healthcare services, procedures and claims that would have been borne directly by consumers of healthcare, had the agency not intervened.

Thus far in 2011 OHA has recovered more savings for consumers than it did in the entire calendar year of 2010. Second quarter 2011 savings more than quintupled those of the same quarter last year while case load at the office for the second quarter of 2011 has also more than quadrupled over the second quarter of 2010. “We are experiencing a huge surge in caseload this year; state law requires insurers to provide OHA’s contact information on denial notices, so that consumers can have easy access to our free and effective services. Federal law also requires self-insured plans to include OHA’s contact information on denial notices,” said Veltri.

OHA’s unique model of delivering real-time services for healthcare consumers includes direct intervention with and assistance from healthcare providers in advocacy with insurers, public and private, on denials of coverage for medical necessity, experimental/investigational status, and non medical necessity issues such as billing or coding errors and non covered services determinations. OHA staff prepares cases thoroughly for appeals and appears in-person to advocate for consumers at administrative appeals.

“Continued support from the Governor, the Lt. Governor and the General Assembly, and a federal grant to provide direct consumer assistance and expanded outreach activities, have allowed OHA to provide its hallmark one-to-one consumer advocacy through rough economic times,” Veltri added.

The consumer savings thus far represent only one facet of OHA's work. OHA's nine staff spends significant time disentangling the complexities of health insurance for consumers through assistance with plan selection and education and outreach on consumer healthcare rights. OHA's success has made it the model health insurance consumer assistance program for the U.S. Center for Consumer Information and Insurance Oversight consumer assistance grant program. "OHA is the federally designated health insurance assistance program for the state of Connecticut. We earned that designation by putting all of our efforts into helping each and every individual consumer that contacts us, and holding managed care organizations accountable for their decisions." The designation requires that both state-licensed insurers and self-funded health plans must provide OHA's contact information on any denial notices so that consumers can contact OHA for assistance.

Veltri states that OHA is funded out of the state Insurance Fund through assessments on the state's insurance companies. The agency is not funded with taxpayer dollars. "OHA's consumer savings are an engine that provides a direct injection of revenue to the economy -- consumers, providers, hospitals-- that maximizes and ensures the value of employer, state and privately purchased health insurance."

Veltri adds that OHA is probably the best model of efficiency in state government. "In one half of the fiscal year we already paid for ourselves over five times over by returning such large recoveries to consumers and providers with a small (9) staff." At the same time, OHA continues to be a premier resource for Connecticut's federal delegation on healthcare issues and other states that are developing their consumer assistance programs.

Veltri says that a major goal for 2011 is to get the message to health insurance consumers about their new healthcare rights under federal healthcare reform and state law and to remind them that they can turn to OHA if they need help. OHA will continue to intervene in issues where systemic advocacy is needed, including participation in related healthcare activities such as the Connecticut Health Insurance Exchange Board and Planning Committee and the Sustinet Cabinet to ensure meaningful access to quality healthcare to all residents.

For free assistance, consumers can call 1-866-466-4446, or e-mail OHA at healthcare.advocate@ct.gov. For general information, Veltri recommends that consumers visit OHA's website at www.ct.gov/oha.

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