



August 7, 2012

Dannel Malloy, Governor
Members of the Insurance and Real Estate Committee, CGA
Members of the Public Health Committee, CGA
State Capitol
Hartford, Connecticut 06106

ANNUAL EVALUATION 2011
Office of the Healthcare Advocate
Prepared by the Advisory Committee, Office of Healthcare Advocate
Statutory authority: CGS 38a-1049

Dear Governor Malloy and Members of the General Assembly:

Pursuant to Section 38a-1049 of the Connecticut General Statutes, the Advisory Committee to the Office of Healthcare Advocate is required to provide an annual evaluation of the effectiveness of the Office of Healthcare Advocate. This correspondence is intended to fulfill that mandate for calendar year 2011.

The Connecticut Office of Healthcare Advocate (OHA) was created in 1999 (originally named the Office of Managed Care Ombudsman) as part of “An Act Concerning Managed Care Accountability.” Since its inception, OHA has helped thousands of Connecticut residents receive the health care services they need and pay for, saving state consumers millions of dollars. In 2011 OHA achieved a record setting savings to consumers of \$11.5 million and opened a new high of 5,515 cases. With a budget ranging from \$1.1 to 1.5 million since 2002, OHA has consistently proven to be one of the most cost effective agencies in the state.

Connecticut’s Office of Healthcare Advocate is a national leader in promoting and protecting the rights of consumers. In fact, OHA has become a model for other states that are looking to develop their own healthcare advocate offices. Given the rapid changes in healthcare, we cannot overstate the importance of this Office to Connecticut, and the model it presents nationally.

In 2011 the leadership of the Healthcare Advocate and OHA staff achieved significant successes in assisting consumers to make informed decisions on selecting health care

plans, defending consumers rights and assuring that consumers attained all the benefits due to them under their health insurance coverage, assisted policy makers in identifying trends and providing data in regards to health care issues, and advocated for necessary legislative remedies to further protect Connecticut's consumers.

OHA has played a key role in 2011 on the state's initial steps in preparation for full implementation of the federal Affordable Care Act, including the Healthcare Advocate's serving on the State Health Insurance Exchange Board and the Governor's Health Care Cabinet, where the staff of OHA provides staffing and support services.

OHA also entered into collaboration with the Department of Children and Families (DCF) regarding children and DCF Voluntary Services. OHA assists DCF in appealing denials of health care coverage by insurers for families entering DCF Voluntary Service Program. DCF spends approximately \$14 million on Voluntary Services mental and behavioral health treatment and with 19% of these children covered under private insurance this collaboration delivered significant savings to the State of Connecticut.

The following highlights many, though not all of the notable achievements of the Office of Healthcare Advocate.

2011 Achievements:

- The Office served as a critical link directly from the experiences of consumers struggling to access health care directly to policymakers.
- The Office continues to be a trusted resource for lawmakers who regularly refer cases to OHA.
- The Office collaborated with dozens of community, consumer, professional and non-profit groups across the state to support consumer protection efforts and maximize resources.
- The Office is represented on multiple statutory health care advisory councils and task forces providing critical research and support to legislative policymakers and other state agencies.
- OHA represents consumer interests on the Health Care Exchange Board that brings the perspective and interests of consumers to the Board's deliberations.
- The Healthcare Advocate is an appointee on the Governor's Health Care Cabinet and OHA staff provides staffing and support services for the Cabinet.
- OHA testified at numerous legislative public hearings, including those before the Insurance and Real Estate and Public Health Committees. Amongst the issues that OHA presented on were: Coverage for Bone Marrow testing, Rate Review, Breast Magnetic Resonance Imaging, Coverage for Clinical Trials, and Inclusion of APRNs in MCO provider directories.
- OHA continued to be a resource for federal health care issues and consulted with members of the Connecticut Congressional delegation on various federal bills and regulatory issues.
- OHA participated in administrative advocacy to prevent the denial of medically necessary behavioral services for children with autism spectrum disorders, who

are protected by the Medicaid Early Periodic Screening Diagnostic Treatment Program.

- OHA engaged the Department of Insurance on behalf of consumers seeking mental health treatment when one insurer was repeatedly denying needed care based on criteria that conflicted with the provisions of the state's mental health parity law.
- OHA implemented a consumer assistance grant from the U.S. Department of Health and Human Services under the Affordable Care Act. The grant allowed OHA to perform over 100 outreach events for the purposes of education and assistance to consumers.
- OHA conducted a large scale media campaign that included banners on transit buses, 30 second commercial that aired on WTNH, and mailings to all licensed physicians in Connecticut. These efforts resulted in a substantial increase in referrals to OHA.
- OHA continued to effectively utilize its website and social media to reach consumers about the services of the Office and provided easy to understand information that consumer's can read and download.
- In 2010 statutory changes required for the first time that hospitals and managed care organizations report biennially on the community benefits programs they have in place. OHA is responsible for the survey implementation and in 2011 the information received was made available through OHA to the public, policy makers and all other interested parties.

Recommendations:

- OHA should continue legislative advocacy efforts to enhance insurance consumer protection.
- OHA should continue to educate consumers as to their rights and responsibilities under health insurance plans and to assist consumers in selecting an appropriate health plan and understanding the benefits and disadvantages associated with various health insurance products.
- OHA should continue to work with DCF and other state agencies to assure that clients of state services that have private insurance are receiving the full benefits from their insurer.
- OHA should remain fully staffed as an independent office.
- OHA should continue to be an active participant and play a significant role in discussions and initiatives related to the Affordable Care Act, in both the legislative and administrative arena.

In conclusion, the effectiveness of the Office of Healthcare Advocate is best expressed by consumers who have directly benefited by the fine work of this office. Here is what consumers have said:

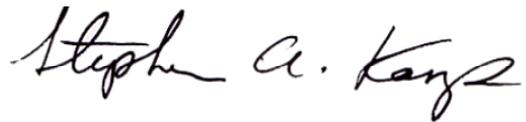
"I will never be able to thank this agency enough for helping us when things were so confusing and our lives in such upheaval due to illness."

“It was not until this organization got involved that I saw results. Thank you for your hard work in advocating for me!”

“I am very pleased with the outcome as I was sick for so long with all the cancer and treatment side effects. Your office lit the light as[sic] the end of the tunnel.”

“I have been calling on you for 10+ years!”

Respectfully submitted,

A handwritten signature in black ink that reads "Stephen A. Karp". The signature is written in a cursive style with a large, prominent 'S' and 'K'.

Stephen Karp on behalf of

Dina Berlyn
Gary Collins
Mark DeWaele
Stephen A. Karp
William Sweeney
Keith Stover

Advisory Committee, Office of Healthcare Advocate