April 1, 2010

M. Jodi Rell, Governor
Members of the Insurance and Real Estate Committee, CGA
Members of the Public Health Committee, CGA
State Capitol
Hartford, Connecticut 06106

ANNUAL EVALUATION 2009
Office of the Healthcare Advocate
Prepared by the Advisory Committee, Office of Healthcare Advocate
Statutory authority: CGS 38a-1049

Dear Governor Rell and Members of the General Assembly:

We make this Annual Evaluation pursuant to our responsibilities under the Connecticut General Statutes, Section 38a-1049(b).

The Connecticut Office of Healthcare Advocate (OHA) was created in 1999 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 2008, OHA returned over five dollars to consumers in paid health insurance claims for every dollar spent on the operation of the agency. By communicating the significant need of health insurance consumers and demonstrating success in their operation, OHA was also able to secure increases in funding to further expand the Office's capacity to assist consumers.

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 report is intended to fulfill that mandate for calendar year 2008.

2009 Achievements:

- The Office is a critical link directly from the experience of consumers struggling to access health care directly to policymakers.
- The Office continues to be a trusted resource for lawmakers.
- The Office continues to collaborate with dozens of community, consumer, professional and other nonprofit groups across the state to support consumer protection efforts and maximize resources.
- The Office has become a model for other states and has provided assistance to other states creating similar offices.
- 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's most important legislative victory in 2009 was the preservation of the office. The Office maintains its critical place in state government because of

overwhelming legislative support and significant public testimony on its consumer impact.

- The Office led efforts to pass:
  1. **Public Act 09-135**, *An Act Concerning Postclaims Underwriting Protection Against Loss of Insurance*. The bill passed with bi-partisan support, but was vetoed by the Governor.
  2. **Public Act 09-115**, *An Act Concerning Health Insurance Coverage for Autism Spectrum Disorders (ASDs)*. The bill requires coverage for diagnosis and treatment of ASDs as well as behavioral therapies for children up to age 14, psychological and psychiatric services, and certain prescription drugs.
  3. **Public Act 09-148**, *Sustinet*. OHA played a major role in the refinement and passage of the Sustinet Health Partnership, a bill designed to plan for Connecticut's health care future. The Board will report to the Legislature and the Governor in 2011 with a plan for a comprehensive, self-insured health care plan. The Board is co-chaired by the State Comptroller and Healthcare Advocate.
- OHA, together with the Attorney General, participated in an Insurance Department hearing after an insurer filed a request to increase premiums of individual policyholders by as much as 30+%. The resulting order of the Insurance Commissioner was for a rate increase far less than requested.
- OHA continues to participate in the national debate around health care and insurance reform in the United States. Specifically, OHA worked with CT's Congressional delegation to analyze the impact of federal reform on Connecticut. The federal health reform bill includes the creation of offices across the country based on the successful model of OHA. Federal financial resources will be available to expand OHA's efforts.
- In 2009, OHA provided assistance to 2,613 CT residents in accessing health care, saving consumers nearly $6.6 million.

Recommendations:

- OHA should continue legislative advocacy efforts to enhance insurance consumer protections.
- OHA should continue and expand efforts to educate consumers about the risks and benefits of various insurance products in the Connecticut.
- OHA should expand capacity and staff to assist consumers further.
- OHA should continue and expand successful public education campaigns to help consumers choose appropriate coverage for their needs and access it effectively.

Sincerely,

Ellen Andrews, PhD for
Advisory Committee, Office of the Healthcare Advocate:

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