

Community Assistance Program Grant

In October 2010, OHA received more than \$390K for the federal Community Assistance Program (CAP) Grant to continue assisting consumers with health insurance appeals and educate consumers on their rights under federal reform.

The CAP Grant has allowed OHA to hire two additional Case Managers and one Community Outreach Coordinator / Data Analyst. The case managers will continue to file appeals for consumers, assist with

determining the best healthcare coverage, and provide guidance with other healthcare related issues. The Community Outreach coordinator / Data Analyst will present information statewide about OHA at a variety of venues and populations, such as community centers, schools, colleges, senior centers, and professional / non-profit organizations, as well as maintain caseload statistics, manage hospital surveys, and program evaluation for the grant.

Public Act 10-24

OHA Information Required with Health Denials

PA 10-24 (effective January 1, 2011) requires that for denials issued by insurers that: "If the reasons for such denial include that the requested service is not medically necessary or is not a covered benefit under such policy, the entity shall (1) notify the insured that such insured may contact the Office of the Healthcare Advocate if the insured believes the insured has been given erroneous information, and (2) provide to such insured the contact information for said office."

OHA's Mission

The Mission of the Office of the Healthcare Advocate (OHA) is to assist consumers with healthcare issues through the establishment of effective outreach programs and the development of communications related to consumer rights / responsibilities as members of managed care plans. OHA assists consumers with making informed decisions when selecting a health plan; resolving problems with their health insurance plans; and identifying issues, trends and problems that may require executive, regulatory or legislative intervention.

We hope that the information provided in this newsletter will empower Connecticut consumers to become effective self-advocates through a better understanding of their rights / responsibilities under traditional and managed care health plans.

Inside This Issue:

Victoria L. Veltri, JD, LLM	2
Mental Health Parity	2
Websites of Interest	1
OHA's Mission	1
Consumer Assistance	1
Public Act 10-24	1
In Partnership with OSC	2

Websites of Interest

- www.health.gov
Health Information for Individuals and Families
- www.fda.gov
Protecting and Promoting Your Health
- www.ada.org
America's Leading Advocate for Oral Health
- www.nutrition.gov
Smart Nutrition Starts Here
- www.ncpw.gov
The Information Destination for Consumer Protection



Victoria L. Veltri, JD, LLM Acting State Healthcare

and administrative hearings, and is an active member on Connecticut's Medicaid Care Management Oversight Council.

Ms. Veltri is a graduate of the University of Connecticut (Bachelor of Science – Chemistry), Western New England College School of Law (Juris Doctor - JD), and New York University School of Law (Master of Laws – LLM).

Office of the Healthcare Advocate Connecticut

Post Office Box 1543
Hartford, CT 06144

Phone: 860-297-3980
Facsimile: 860-297-3992
E-mail: healthcare.advocate@ct.gov
Website: www.ct.gov/oha

Now You'll Be Heard!

The 2010 elections are over. The roles and work have shifted but the Connecticut Office of the Healthcare Advocate (OHA) remains steady and moves forward under the direction of Victoria L. Veltri, JD, LLM—Acting State Healthcare Advocate and General Counsel.

Attorney Veltri began her work as legal advisor to the staff on issues arising from individual consumer cases and systemic

matters related to managed care and serves as a legal advocate for consumers. She manages OHA's legislative agenda, resulting in, among other items, a state law defining medical necessity and extending the period for the filing of external appeals, and legislation requiring insurers to provide OHA's contact information on denial notices. She also has represented OHA in rate review proceedings

Mental Health Parity Legislation

Connecticut has had Mental Health Parity legislation since the late 1990's. The federal Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act (MHPAEA) of 2008 strengthens and compliments the state law.

MHPAEA requires group health plans and health insurance issuers to ensure that financial requirements (such as co-pays, deductibles) and treatment limitations (such as visit limits and nonquantitative limitations) applicable to mental health or substance use disorder (MH/SUD) benefits are no more restrictive than the predominant requirements or limitations applied to substantially all medical/surgical benefits.

OHA convened a group of advocates and providers to ensure that the protections of the MHPAEA would reach Connecticut consumers. This group proposed legislation, now pending, that would authorize the Insurance Commissioner to enforce the federal law and regulations in Connecticut.

OHA Continues the Partnership with OSC

Acting State Healthcare Advocate Victoria Veltri, JD, LLM continues the strong working relationship between the Office of the Healthcare Advocate (OHA) and the Office of the State Comptroller (OSC) with the newly elected State Comptroller, Kevin P. Lembo, MPA.

On January 7, 2011, when the SustiNet Health Partnership Board of Directors delivered its Final Report to Governor Dannel P. Malloy and the Connecticut General Assembly by the Co-Chairs, Lieutenant Governor Nancy Wyman and Lembo, OHA staff worked diligently to ensure that the final product reflected the work of the more than 250 volunteers, five consultants, and three

communications staff.

OHA and OSC continue to work to support federal healthcare reform. Lembo and Veltri made a joint statement and wrote letters to Connecticut's congressional delegation about efforts to repeal the healthcare reform law, defining the negative impact a repeal can have for Connecticut and its residents, including significant financial loss to Connecticut for the Medicaid Low Income Adult population, as well as a risk to federal grant funding that coordinates the care for chronically ill individuals. Please click for the [letters](#) to the Connecticut Delegation.



Consumer Savings

OHA has "generated \$5.7 million in savings for Connecticut healthcare consumers in calendar year 2010.", which reflects the money that would have been paid by consumers for the insurers incorrect denial of healthcare services.

