OFFICE OF THE
HEALTHCARE ADVOCATE
STATE OF CONNECTICUT

Testimony of Kevin Lembo, State Healthcare Advocate
Before the Select Committee on Children, Connecticut General Assembly
In Support of Raised House Bill 5498
February 27, 2008

Good morning Senator Meyer, Representative McMahon, Senator Freedman, Representative Ruwet, and members of the Select Committee on Children. For the record, I am Kevin Lembo, the State Healthcare Advocate. Our office 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.

I am here to testify in support ***H. B. No. 5498 (RAISED) AN ACT CONCERNING A CATASTROPHIC ILLNESS IN CHILDREN RELIEF PROGRAM***. This bill is the product of the collaboration of a diverse group of organizations committed to addressing the unmet health care needs of children.

I am sure that today, you will hear from parents whose children have reached the coverage or dollar limit under their health insurance policies, had care denied by their insurance company even after appealing, or have reached the coverage limits even under the HUSKY B program. These children are the focus of this bill. These are underinsured children who need the assistance of the catastrophic fund so that their parents can seek reimbursement for their qualified, out of pocket expenses, which often total in the tens of thousands.

Unfortunately, our office has significant experience with underinsurance for children with catastrophic illnesses. These children could be your children or mine. The children come from all walks of life. They are not only children with special health care needs. They can be kids whose services are not covered by the HUSKY Plus program, but they can also be kids who have just suffered a major illness or accident and have run through their lifetime maximum of their commercial plan or young children who don't have coverage for needed speech therapy in their plan because of the plan's design. There are a myriad number of reasons that children are underinsured. There are very few policies that cover every medically necessary service. This bill is a start in filling the gap. By establishing the fund for children with catastrophic illnesses, and including standards for review of each case, the bill is targeted and is an appropriate starting point to addressing this unmet need.

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Lastly, the bill locates the fund and its operation within our office for administrative purposes and provides for a seat on the Commission for our office. I believe that this is an appropriate location for the fund's operations given our experience with insurance companies and the underinsured. It will allow for easy communication and data exchange that should provide critical information on the underinsured for our continuing discussions on health care reform.

Thank you for your attention and I am happy to answer any questions.