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**Testimony in support of:**

***HB 6975: AN ACT REQUIRING A BIENNIAL STUDY OF PAYMENT PARITY FOR SERVICES UNDER CERTAIN INDIVIDUAL AND GROUP HEALTH INSURANCE POLICIES IN THE STATE AND THE HUSKY HEALTH PROGRAM.***

Senator Anwar, Representative McCarthy Vahey, Senator Somers, Representative Klarides-Ditria, and distinguished members of the Public Health Committee:

Thank you for raising this bill and affording me the opportunity to testify in support of House Bill 6975: An Act Requiring a Biennial Study of Payment Parity for Services Under Certain Individual and Group Health Insurance Policies in The State and The Husky Health Program. As someone who has worked to strengthen mental health parity laws, this bill is an important step toward ensuring payment parity between mental health and physical health services in Connecticut.

As a former legislator and current State Comptroller, I've heard countless Connecticut residents and providers share how disparities in payment for mental health services limit access to care. When I served as chairman of the Insurance Committee in 2019, we strengthened the parity law by prohibiting carriers from limiting coverage for mental health treatments and required them to submit reports to the Insurance Department to show they are complying. Six years later, a recent study by the Office of Health Strategy indicates that four out of seven commercial insurers in Connecticut are showing signs of parity noncompliance. This is unacceptable and reinforces the urgent need for additional oversight.

Throughout 2023 and 2024, my office convened a "Healthcare Cabinet," which brought key policymakers, stakeholders, practitioners, and advocates together to discuss healthcare challenges facing various demographics across Connecticut. The cabinet comprised subcommittees based on population groups that sought solutions to these challenges, including potential legislation.

To that end, I would like the Public Health Committee to consider adding language to HB 6975 to create a Connecticut Mental Health Insurance Scorecard structured around the [Healthcare Cabinet's Mental Health Subcommittee recommendation](#). This scorecard should be easily accessible online and clearly display the total mental health reimbursement level and adherence to parity for each government and commercial insurance plan offered in Connecticut, including Medicaid and Medicare plans. The scorecard would increase transparency and accountability among insurers by encouraging them to improve their mental health coverage and compliance

with parity laws. It would give Connecticut businesses, who provide health insurance for half of all state residents, a chance to consider parity when offering insurance policies that will keep hard-working employees and their families healthy. Additionally, it would provide individuals and families with essential information to make informed decisions about their healthcare coverage by enabling them to select plans that adequately meet their mental health needs. The scorecard data can inform legislative and regulatory efforts to strengthen parity enforcement, improve access to care, and address the mental health crisis in Connecticut.

Individuals with mental health conditions deserve equal coverage and access under their insurance plans, just like those receiving treatment for physical conditions. Their needs should not be seen as secondary by insurers. If Connecticut does not consistently collect data on payment parity for commercial insurance and Medicaid, the reality of behavioral health access will remain concealed.

Thank you for the opportunity to testify in support of HB 6975. This legislation, with the addition of a mental health insurance scorecard, will deliver essential data on parity compliance, protect vulnerable Connecticut residents, and create a more sustainable and equitable payment environment for mental health providers. I look forward to working with members of the committee on this issue this session.

All the best,

A handwritten signature in black ink, appearing to read "Sean Scanlon". The signature is fluid and cursive, with the first name "Sean" being more prominent than the last name "Scanlon".

Sean Scanlon  
State Comptroller