

SEAN SCANLON
STATE COMPTROLLER



TARA DOWNES
DEPUTY COMPTROLLER



STATE OF CONNECTICUT
OFFICE *of the* STATE COMPTROLLER
165 Capitol Ave.
Hartford, CT 06106

Testimony in support of:

SB 10: An Act Concerning Health Insurance and Patient Protection

Senator Cabrera, Representative Wood, Senator Hwang, Representative Pavalock-D'Amato, and members of the Insurance and Real Estate Committee:

Connecticut residents who suffer from mental health conditions deserve the same coverage under their insurance plans as those treated for physical ailments. Everyone has either struggled with their own mental health or has cared for a friend or family member struggling. Their needs should not be viewed as secondary or “less than” by their insurer.

The stakes are high. When insurers deny coverage for mental health, it can lead to a greater burden on our healthcare system, more out-of-pocket expenses for patients, and put greater stress on families who are already struggling.

This guiding principle has been state law since 2000 when Connecticut passed our first mental health parity law. When I served as chairman of this committee in 2019, the legislature **unanimously** strengthened that law by prohibiting carriers from limiting coverage for mental health treatments and required them to submit reports to the Insurance Department. We hoped at the time that carriers would follow the spirit of the law and comply.

Unfortunately, insurers have hid behind an existing provision that allows them to submit those reports confidentially while providing the State incomplete data. Patients, regulators, and policymakers need clear line of sight into how insurers cover mental health treatments, especially when a recent report by the Office of Healthcare Strategy warned that most of our major carriers may be violating federal parity laws.

Simply put, carriers need to be held accountable when they fail to comply with state and federal parity laws. This means allowing Insurance Department to impose meaningful fines outlined in the bill. I also support requiring compliance certifications and the data submissions to be public. This will allow the public, regulators, and employers to make informed decisions about which insurance companies to contract with.

America is facing a growing mental health crisis. This is a public health issue that affects all residents, and we should be doing everything we can to get patients the treatment they deserve. We can do that by passing by finally holding bad actors accountable.

Lastly, I strongly support prohibiting insurers from imposing time limits on anesthesia services. Following reports last year that a carrier informed providers that they would not be covering anesthesia beyond certain time thresholds, patients and advocates rightfully expressed outrage. Such limits would put providers in impossible situations and could lead to greater costs for patients. While I am appreciative that the carrier backtracked, prohibiting this policy in statute will send a clear signal to insurers that this proposal was wrong.

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