



CONNECTICUT CHAPTER
of the American College of Surgeons
Professional Association, Inc.



Testimony in Support of
House Bill 5521 AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE
FOR PREEXISTING CONDITIONS
Insurance And Real Estate Committee
March 5, 2019

Senator Lesser, Representative Scanlon and members of the Insurance and Real Estate Committee, on behalf of the physicians and physicians in training of the Connecticut State Medical Society (CSMS) and the organizations listed above, thank you for the opportunity to provide this testimony to you today in Support of **House Bill 5521 AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR PREEXISTING CONDITIONS.**

In 2009 the Accountable Care Act put into place several patient protections supported by the medical community. First, the ACA established what are known as Essential Health Benefits (EHB), a series of preventive and emergency services required to be included in health plans as part of the premium with no co-payment or deductible. Second, the ACA prevented health insurers from failing to cover pre-existing conditions. The conditions for which the enrollee has previously been diagnosed or were established prior to the implementation date of the insurance contract. These two fundamental changes have provided access to and coverage for necessary health care services for millions.

Unfortunately, administration changes at the Federal level as well as efforts to “roll back” these protections have made it imperative that we take steps in Connecticut to codify into state statutes these protections for our citizens.

Last session, the General Assembly took a positive step in codifying and protecting the inclusion of EHBs and access to essential health services for women and children. House Bill 5521 will basically have the same effect for pre-existing conditions. House Bill 5521 will ensure that insurers do not discriminate against enrollees due to previous and ongoing health ailments.