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**Connecticut State Medical Society Testimony in Support of Senate Bill 34  
An Act Concerning Short-Term Health Insurance  
Insurance And Real Estate Committee  
February 7, 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), thank you for the opportunity to provide this testimony to you today in **Support of Senate Bill 34 An Act Concerning Short-term Health Insurance**. This legislation would prohibit insurers from offering short term insurance policies that do not provide coverage for essential health benefits.

The Accountable Care Act (ACA) put into place what are known as Essential Health Benefits (EHBs). These ten categories of health care services were required to be included in all health insurance policies with very few exceptions. As debate at the national level indicated potential weakening of certain protections within the ACA, last session the General Assembly passed Public Act 18-10 An Act Mandating Insurance Coverage of Essential Health Benefits and Expanding Mandated Health Benefits for Women, Children, and Adolescents. This law basically ensured that plans issued in the state would be required to covers EHBs.

Now, recent decisions by the Administration at the Federal level potentially allow for the issuing of “non-traditional” plans such as Short-Term policies as well as deviations from the protections of the ACA. First, CSMS has significant concerns with short-term insurance policies not the least being that of the impact on continuity of care. However, of equal concern is the potential for these plans simply offer coverage on paper and not of any significance by failing to cover EHBs. Senate Bill 34 would partially alleviate this issue by requiring coverage of EHBs in such policies.