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SUBMITTED TO THE JOINT COMMITTEE ON INSURANCE AND REAL ESTATE - Thursday, February 14, 2019

SB317: An Act Requiring Health Insurance Coverage for Bariatric and Metabolic Surgery

Thank you for this opportunity to provide input concerning *SB317: An Act Requiring Health Insurance Coverage for Bariatric and Metabolic Surgery*. On behalf of the members of our Chapter, the Connecticut Surgical Quality Collaborative and the Connecticut State Medical Society, we strongly support SB 317.

The CTACSPA is a long-term partner with the Connecticut Society of Bariatric and Metabolic Surgery and its predecessor organizations. We have been working with them for well over 15 years to provide access to bariatric and metabolic surgery for all Connecticut patients by all insurers.

Over the years we have presented both scientific and socioeconomic data to the third-party payers in our state encouraging them to make this access available. However, these efforts have been unsuccessful.

While the disease of obesity knows no bounds, there is a statistically higher incidence of this disease in African American and Hispanic populations. According to data from *The State of Obesity 2018*, published by the Trust for America's Health and Robert Wood Johnson Foundation, in 2-17 37.1% of all African Americans and 31.8% of all Hispanics in Connecticut were obese versus 24.4% of white residents.

The failure to provide patients suffering from the disease of obesity access to coverage by all insurers in Connecticut is discriminatory as medical evidence has demonstrated obesity is caused by genetic, environmental, developmental as well as behavioral factors.

The states of Maine, Vermont, New Hampshire, Massachusetts, Rhode Island, New York and New Jersey all have recognized the disease of obesity and enacted an Essential Health Benefit that includes access to care for bariatric surgery for all residents. Connecticut lacks this same basic right to health for those suffering from the disease of obesity.



It is a burden to the taxpayers of Connecticut as many patients suffer from chronic health conditions and comorbidities in addition to obesity and their health gets worse when the disease is treatable. This requires more medication, doctor visits, emergency room visits and hospital stays. It hurts our economy, as well. Obesity sufferers are often unable to work, have higher incidences of sick days and their disease can be an obstacle to them being fully productive,

Bariatric surgery and treatment of morbid obesity patients has been proven to reduce and cure comorbidities including diabetes, high blood pressure, sleep apnea, heart disease, and liver disease, just to name a few. The elimination and reduction of these comorbidities create enormous cost savings over the lifetime of a patient.

In addition, patients who have surgery and lose weight cost less to insure. They are often able to stop taking medications, enjoy better health and therefore spend less time in the offices of healthcare providers and in our hospitals. Over the long term, there will be less lifetime spending per patient.

Medical evidence has shown that coverage of bariatric surgery by insurance companies results in long-term savings. However, we believe that Connecticut insurers continue to take a short-term perspective assuming that by the time serious complications occur the patient will be with another carrier or on Medicare.

Bariatric surgery is a life-saving procedure yet, currently, bariatric surgery is not a covered benefit on all health insurance plans offered in the State of Connecticut. It is covered by the State Medicaid Plan (Husky) and is covered by the Federal Medicare Program. We believe it is in the best interest of our patients to have this life-saving treatment available to all residents in the State of Connecticut. Being the regionally anomaly, how long will it be before Connecticut's best trained bariatric and metabolic surgeons leave the state further reducing patient access to care? Every state bordering Connecticut provides access to all patient for this treatment.

Historically, Connecticut insurers have not treated obesity as a serious medical condition. Diseases like, diabetes, heart disease, high cholesterol, all diseases that can be addressed by bariatric surgery in the obese are covered yet we fail to address the root cause, the disease of obesity. We continue to ask why there is an exclusion for this disease in Connecticut? We are the only state in New England and the Northeast that does not require this disease to be covered.

Adding this coverage is and has been the RIGHT thing to do for your constituents and our patients. It is compassionate, proven to be effective using evidence-based medicine, it saves money over the long-term, it improves our economy and, most important, it will save many Connecticut lives.

The time has come for Connecticut to recognize obesity as a treatable disease. Failure to provide access to coverage for this medically necessary treatment we lead to continued health care costs increases and put patients at risk for further comorbidities that limit their longevity, their capacity to work and ability to generate community benefit.

We ask that you put your support behind SB317: An Act Requiring Health Insurance Coverage for Bariatric and Metabolic Surgery. Thank you.