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**Connecticut State Medical Society Testimony in Support of Senate Bill 42  
An Act Concerning Cost-Sharing Under Health Insurance Policies  
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 **Support of Senate Bill 42 An Act Concerning Cost-Sharing Under Health Insurance Policies**. This legislation would prohibit insurers charging a patient for a coinsurance, copayment, deductible or out-of-pocket expense for a covered service an amount that exceeds what would have been paid without the policy.

In the most recent session, this body passed legislation preventing patients from paying a coinsurance, copayment, deductible, or out of pocket expense for any prescription drug that is greater than the actual cost of the medication. It also prevents insurers from prohibiting or “gagging” physicians and pharmacists from discussion the actual costs of medications. Senate Bill 42 would ensure that this same protection is extended to all covered services within a policy.

CSMS supports SB 42 as it would prevent further cost shifting of medical care expenses to patients.