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**Connecticut State Medical Society Testimony in Support of Senate Bill 43
An Act Prohibiting Health Carriers From Denying Coverage For Certain Covered
Benefits Provided in Hospital Emergency Rooms
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 43 An Act Prohibiting Health Carriers From Denying Coverage For Certain Covered Benefits Provided in Hospital Emergency Rooms.**

Connecticut State Statute 38a-478r establishes what is known as the Prudent layperson standard when seeking emergency services. This is defined by the National Committee for Quality Assurance (NCQA) as an emergency medical condition for which a prudent layperson, acting reasonably, would have believed that emergency medical treatment. SB 43 would prevent insurers from retroactively denying care for a covered service by questioning the prudence of the individual seeking emergency services. CSMS strongly stands behind the Connecticut prudent layperson standard for emergency medical care and treatment and believe that insurers should and must cover medically necessary care sought by patients who believe their health and safety are at risk and are in need of immediate emergent treatment.

CSMS supports Senate Bill 43