



TO: Insurance & Real Estate Committee
FROM: Samantha Bell, CT Community Nonprofit Alliance
DATE: February 14, 2019
RE: HB 6095 AN ACT MODIFYING REQUIRED HEALTH INSURANCE COVERAGE FOR DETOXIFICATION.

Senator Lesser, Representative Scanlon, Senator Kelly, Representative Pavalock-D'Amato, and distinguished members of the Insurance and Real Estate Committee:

Thank you for the opportunity to provide testimony regarding HB 6095 An Act Modifying Required Health Insurance Coverage for Detoxification.

My name is Samantha Bell, Public Policy Intern, at the CT Community Nonprofit Alliance (The Alliance). The Alliance is Connecticut's statewide advocacy organization representing nonprofits, with a membership of more than 300 community organizations and associations across the state. Nonprofits deliver essential community services to more than half a million people each year and employ almost 14% of Connecticut's workforce.

HB 6095 would modify health insurance coverage for detoxification and other substance abuse treatment services. **The Alliance is concerned that as drafted, the bill would place annual and lifetime caps on treatment available to people diagnosed with substance abuse disorders** -- treatment services that are delivered by community nonprofits and others across Connecticut. Currently, state statutes mandate insurance coverage of substance abuse treatment services that are deemed medically necessary. Medical necessity determinations should be made using the professional and clinical judgement of an individual's treatment team, which is not always the case when people seeking treatment try to get that treatment covered by their commercial health insurance provider. This is a problem that should be mitigated by legislation and regulation. However, we believe the language in HB6095 as drafted could be more restrictive than current statutes.

Recovery is a lifelong process, one that is long and difficult process that requires ample support to the individual seeking treatment. Placing caps and annual limits on treatment options may leave clients without the tools and support they need to be successful. Connecticut should ensure that clients receive the best care possible without caps and limitations. It is essential to providing the insured with all the supports and tools they need to be successful in their treatment.

Thank you for your time and consideration.

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