



**TO: Insurance & Real Estate Committee**  
**FROM: Samantha Bell, CT Community Nonprofit Alliance**  
**RE: SB 28 AN ACT CONCERNING REIMBURSEMENTS UNDER CERTAIN HIGH DEDUCTIBLE HEALTH PLANS**

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 in support of SB 28 AN ACT CONCERNING REIMBURSEMENTS UNDER CERTAIN HIGH DEDUCTIBLE HEALTH PLANS.

My name is Samantha Bell, Public Policy Intern, at the Connecticut 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.

SB 28 would require that health carriers that issue certain high deductible plans directly reimburse participating providers for the cost of covered benefits. According to the Center for Disease Control, 43.4% of Americans ages 18-64 were enrolled in a high deductible health plan in 2017, up from 14.8% in 2007. High deductible healthcare plans put the financial burden on individuals who are underinsured or those who cannot afford to pay the costs of much needed services. Community nonprofits provide services to clients regardless of their ability to pay, putting further financial burden on many community nonprofits.

Community nonprofits provide exceptional healthcare services to individuals and their families across Connecticut, including the most seriously mentally ill. These are clients who are more likely to be uninsured, under-insured or experience gaps in coverage. Nationally, more than a quarter of adults who experienced serious psychological distress reported an unmet need for mental health care, and almost half of the people with a perceived unmet need reported that they did not receive treatment because they could not afford it.

Community nonprofit providers meet that unmet need and should be paid at the time of treatment so that they can continue providing much needed services.

We support this proposal which would require health carriers that issue certain high deductible plants to directly reimburse participating providers for the cost of covered benefits.

Thank you for your time and consideration.

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