



UNIVERSAL HEALTH CARE  
FOUNDATION OF CONNECTICUT

**Testimony in support of Senate Bill 11:  
An Act Concerning the Duties of the Connecticut Health Insurance Exchange  
Submitted by Frances G. Padilla, President  
Universal Health Care Foundation of Connecticut  
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Universal Health Care Foundation of Connecticut (UHCF) is an independent, non-profit foundation dedicated to achieving a high quality, affordable health care system that is accessible to everyone in the state. In the past year, we have closely monitored the implementation of Connecticut's insurance marketplace, Access Health CT and compared our state's progress with the roll out of exchanges across the U.S. Connecticut is rightfully gaining national attention for having one of the most effective enrollment operations in the country.

While we are strong supporters of the ACA we also believe that there is much room for improvement. In the past year we and our partners have conducted dozens of educational presentations on the Affordable Care Act and on Access Health CT, speaking with hundreds of people across the state. We have heard stories from many people about how the insurance they can purchase on the exchange is better and more affordable than what they had previously. But we have also heard many stories from people who find the coverage unaffordable, including from those who do not qualify for subsidies.

On February 3, Kaiser Health News published an article, *The 10 Most Expensive Insurance Markets in the U.S.*

(<http://www.kaiserhealthnews.org/Stories/2014/February/03/most-expensive-insurance-markets-obamacare.aspx>). Fairfield County has the dubious honor of appearing on this list, ranking number nine out of the top ten. Clearly high insurance rates ARE a problem in Connecticut.

Connecticut has not put robust health insurance rate review provisions in place to protect consumers. One of the few levers available to hold down premiums is to require Access Health CT to negotiate rates with carriers offering or seeking to offer plans in the marketplace. The Exchange was created to consolidate the buying power of individuals and small groups. They lack the clout of large groups to obtain better value for their premium dollars and are relying on the exchange to negotiate the best deal possible on their behalf. Negotiation around quality standards and expectations should also be strongly considered.

The Affordable Care Act is about much more than coverage, it is about moving toward an effective, sustainable health care system that delivers high quality, affordable care and improves health. We believe that Access Health CT is in a unique position to move this vision forward. Universal Health Care Foundation strongly supports SB 11.