



Testimony in Support of
Senate Bill 546: An Act Concerning Participating Provider Directories Provided By Health Carriers and Participating Providers Accepting New Patients On An Outpatient Basis
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Universal Health Care Foundation of Connecticut supports Senate Bill 546: An Act Concerning Participating Provider Directories Provided by Health Carriers and Participating Providers Accepting New Patients on an Outpatient Basis.

We support any measures that simplify the many complexities of using insurance. People can spend a lot of time looking for a provider that both takes their insurance and is accepting new patients. In-network fees are lower than out-of-network fees – and consumers are likely to try to find an in-patient provider to ensure they are paying less.

Sometimes determining what providers are in your network is almost impossible. Even when an insurer has an up-to-date provider directory indicating who is in the network of your health plan, there is no guarantee that those providers are taking new patients. The only way to find out is to call a list of providers and hope that one of them will take you, in a location that you can get to. The burden is on the consumer to track down a provider who can address the issues they have – or risk seeing an out-of-network provider and paying more.

Accurate and current provider directories, that include listings for providers taking new patients, cuts through the confusion of finding a provider, and allows the consumer to focus on the most critical part of the health system – their own health.

With an online platform, insurers can use new technology to their advantage. It is much easier to make frequent changes to an online directory that consumers can access than to reprint and redistribute provider directories with every change. For those consumers who don't have access to the online directory, a customer service representative for the insurer could also refer to it when questioned by a consumer.

There is no one easy solution for making health care more affordable. There are many players, many stakeholders, and many factors affecting our health. Affordable health care requires a coordinated approach with interconnected measures. This is one such measure, ensuring consumers have the information required to access the health care they need.

We have to remember that health care affordability isn't just about lowering costs in the larger system – it's also about consumers getting the high-quality health care they need, at a price they can afford.

Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.