



UNIVERSAL HEALTH CARE
FOUNDATION OF CONNECTICUT

**Testimony in Opposition of Senate Bill 754:
An Act Limiting the Charging of Assessments or User Fees
by the Connecticut Health Insurance Exchange
Submitted by Lynne Ide, Director of Program & Policy
Universal Health Care Foundation of Connecticut
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Universal Health Care Foundation of Connecticut (UHCF) is an independent, nonprofit foundation working to shape our state's health care system to provide quality, affordable care and promote good health for all state residents.

We oppose this bill's limits on which insurance companies should pay assessments and/or fees to help underwrite Access Health CT, Connecticut's Health Insurance Exchange. The bill is asking to only assess payments or user fees on those insurance companies offering qualified health plans on the state marketplace. Assessments and/or fees should be paid by all health insurance companies operating within the state. Only charging those insurance companies that offer qualified health plans on the Connecticut Health Insurance Exchange (Access Health CT) creates an incentive for insurers to *not* provide insurance plans via the state exchange. This could lead to less insurers participating in the exchange, with less choices for consumers.

Consumers could also be adversely affected as limiting which insurers pay these fees could disproportionately increase premiums in exchange-based health plans. We maintain that quality, affordable care is possible, as long as all stakeholders share in the costs to provide quality health insurance plans.

We support broad-based assessment and fees on all insurance companies in the health insurance market in Connecticut. By assessing fees on all health insurance companies, we can ensure that costs are spread across the spectrum of insurers and consumers.