

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: HB-6709

Title: AN ACT CONCERNING ACCESS HEALTH CT.

Vote Date: 3/16/2023

Vote Action: Joint Favorable Substitute

PH Date: 2/21/2023

File No.:

Disclaimer: *The following JOINT FAVORABLE Report is prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose.*

SPONSORS OF BILL:

Insurance and Real Estate Committee
Rep. James Sanchez, 6th Dist.

REASONS FOR BILL:

This bill would allow carriers to market directly to potential policy holders and consider allowing them to participate in the enrollment process as well. The goal of this would be to bring new consumers onto the exchange and avoid leaving people without healthcare after the upcoming redetermination process.

SUBSTITUTE LANGUAGE:

The substitute language strikes the original language from the bill and adds new language to section 38a-1085 of the general statutes that would require the exchange to implement an enhanced direct enrollment process to allow approved carriers and web-brokers to directly enroll prospective enrollees in qualified health plans through the exchange. This bill would require that such direct enrollment process be implemented by Nov. 1, 2023.

RESPONSE FROM ADMINISTRATION/AGENCY:

Office of the State Healthcare Advocate, Advocate, Ted Doolittle: expresses concern with this bill and states that this bill would expand “direct marketing by carriers to families and businesses searching for coverage, and contemplates some sort of role in the enrollment process as well.” It is further stated that direct marketing from carriers often is directed towards younger, healthier individuals rather than “sicker or riskier” individuals, which seems to contradict the initial motivation to create AccessHealthCT. It is further stated that Mr. Doolittle is concerned with the gathering of health, income, demographic, and other personal information by private companies rather than publicly appointed parties.

NATURE AND SOURCES OF SUPPORT:

Connecticut Association of Health Plans, Executive Director, Susan Halpin: states that this bill would modernize the operation of the state's health insurance exchange by allowing carriers to directly market and help enroll members in CoveredCT.

NATURE AND SOURCES OF OPPOSITION:

Universal Health Care Foundation of Connecticut, Program Lead of Health Justice Policy Advocacy, Rosana G. Ferraro: states that this bill seems to bypass Access Health CT for the selling of qualified health plans and that this, along with HB 6710 and HB 6712, would weaken Access Health CT.

Access Health CT, CEO, James Michel: states that he is unsure why this change in legislation is need because Access Health CT already has customer-oriented tools and consumer assistance functions to help people enroll.

Reported by: Justin Kaiser

Date: 3/22/2023