

Committee on Insurance and Real Estate

H.B. 5247: AN ACT CONCERNING EXPLANATIONS OF BENEFITS

Submitted by: Madeline Granato, Policy Director and Rachel Catanese, Policy Intern
February 27, 2020

The Connecticut Women's Education and Legal Fund (CWEALF) is a statewide, nonprofit organization that advocates for and empowers women and girls in Connecticut, especially those who are underserved or marginalized. For forty-six years, CWEALF has been a leading advocate of policy solutions that enhance women's economic security and increase women's access to health care.

CWEALF encourages the Committee to support H.B. 5247: *An Act Concerning Explanations of Benefits* which will ensure that a patient's confidentiality and privacy is protected when multiple people are members of the same health insurance plan. House Bill No. 5247 protects the privacy of survivors of family or domestic violence, young adults insured as dependents on their parents' plans, as well as minors independently accessing certain confidential health care services.

Currently, explanation of benefits (EOB) reports are sent home by health insurers through mail or email, to insurance subscribers, and sometimes to their dependent enrollees. Since these documents may be accessed by other family members and because they disclose information about covered health services recently accessed by an enrollee, mailed information may expose a subscriber or enrollee to a breach of confidentiality.

Each year, CWEALF serves thousands of Connecticut residents through our Legal Education program, which provides information, education, referrals, and bilingual advocacy to ensure that all individuals in our state have access to legal justice. The majority of CWEALF's clients are low-income women with at least one dependent, many of whom experience domestic or family violence.

Lack of confidentiality is often a barrier to health care services, especially when an individual seeks services related to domestic violence. House Bill 5247 protects an individual's right to privacy, which will minimize the potential danger caused by the disclosure of these services - specifically for patients at risk of retaliation from an abusive partner or family member.

Access to health care services is essential to healing and treatment for survivors of domestic violence and survivors' relationship with their health care providers is often built on the trust that the information shared is private. House Bill 5247 is critical to so many of our clients and survivors across the state to access the care that they need.

House Bill No. 5247 is also important to young adults that are dependents on their parents' health insurance plans who may choose to seek medical care without the knowledge of their parents, even if their parent may be the policy holder. Suppression of an explanation of benefits allows young adults to have authority and confidentiality over their own health, even if they are on their parents' health insurance plans to save money or have access to better coverage.

Currently Connecticut law also allows minors to consent to HIV/AIDS testing and treatment, sexual transmitted infection testing and treatment, reproductive health care, substance abuse treatment, and mental health treatment. Minors who are at high risk at home often seek confidential health care will benefit from privacy in explanation of benefits as well.

CWEALF urges the Committee to support H.B. 5247: *An Act Concerning Explanations of Benefits*. Lack of confidentiality has negative ramifications for dependents whom, for many reasons, need their health care services to remain private.