

### **Insurance Committee**

Public Testimony of the CT Women's Education and Legal Fund (CWEALF)

S.B. 977: *An Act Concerning Explanations of Benefits*

Submitted by: Madeline Granato, Policy Manager and Alisha Soto, MSW Intern

March 7, 2019

The Connecticut Women's Education and Legal Fund (CWEALF) is a statewide nonprofit that advocates for and empowers women and girls in Connecticut, especially those who are underserved or marginalized. For forty-five years, CWEALF has been a leading advocate for policy solutions that enhance women's economic security and increase women's access to health care. CWEALF is an active member of the Coalition for Choice, a group that promotes policies that improve women's access to reproductive health care and protects a woman's right to bodily autonomy.

CWEALF urges the committee to support S.B. 977: *An Act Concerning Explanations of Benefits*, which will ensure that a patient's confidentiality is protected when multiple people are members of the same insurance health care plan and will prevent disclosure of health care information to anyone other than the patient.

Senate Bill No. 977 will give dependents who are legally allowed to consent to their own health care the ability to request suppression of an Explanation of Benefits (EOB) and to choose a different method of receiving the EOB to prevent disclosure of personal health information to the policy holder. Senate Bill No. 977 will also require insurance carriers to act within three calendar days of receiving an email request or within seven days of a mailed request for suppression of an EOB.

Lack of confidentiality is often a barrier to health care services, particularly when an individual seeks access to mental health care, substance abuse treatment, services related to intimate partner violence, or sexual and reproductive health care. Senate Bill No. 977 will protect an individual's right to privacy and will minimize the danger caused by the disclosure of these services, particularly for patients at risk of retaliatory violence from an abusive partner or family member. This is especially true for women, who are disproportionately impacted by this issue and lack of confidentiality.<sup>i</sup>

The Affordable Care Act allows young adults to stay on their parents' health insurance plan until the age of 26. Lack of confidentiality in the EOB process may lead to fear of parental reaction as a result of services such as birth control, or STI testing and treatment and may cause youth to forego care altogether<sup>ii</sup> or pay more expensive out-of-pocket costs for care.

CWEALF strongly supports S.B. 977 and urges the committee to vote favorably on this bill. Lack of confidentiality has negative ramifications for dependents whom, for many reasons, need their health care services to remain private.

---

<sup>i</sup> Center for Health Law and Policy Innovation. 2016. Confidentiality & Explanation of Benefits: Protecting Patient Information in Third Party Billing. Retrieved from: [https://www.chlpi.org/wp-content/uploads/2013/12/Confidentiality-and-Explanation-of-Benefits\\_issue-brief\\_August-2016.pdf](https://www.chlpi.org/wp-content/uploads/2013/12/Confidentiality-and-Explanation-of-Benefits_issue-brief_August-2016.pdf).

<sup>ii</sup> NPR. 2016. States Offer Privacy Protection for Young Adults on Parents' Health Plan. Retrieved from: <https://www.npr.org/sections/health-shots/2016/06/28/483836497/states-offer-privacy-protection-for-young-adults-on-parents-health-plan>