



## North Haven Legislative Update

### Health Insurance Reform Update

While the 2010 General Assembly session rightly focused on balancing our budget and creating jobs, we also made meaningful improvements to our health insurance system.

As Chairman of the Insurance & Real Estate Committee, I wanted to share these accomplishments with you right away. If you have any questions about them or this year's session, please always feel free to contact me.



STATE REPRESENTATIVE *of the* CONNECTICUT GENERAL ASSEMBLY

800.842.8267

[www.housedems.ct.gov/Fontana](http://www.housedems.ct.gov/Fontana)

# STEVE FONTANA

## STATE REPRESENTATIVE

Serving North Haven | 87th Assembly District

Legislative Office Building, Room 2802  
Hartford, CT 06106-1591

PRSRT STD  
U.S. POSTAGE  
PAID  
HARTFORD, CT  
Permit No. 3937



State Representative

# STEVE FONTANA

sign up for email updates @ [www.housedems.ct.gov/Fontana](http://www.housedems.ct.gov/Fontana)

If you need additional assistance  
or have questions, contact:

**Steve Fontana**

Capitol: 800.842.8267

This year, we capitalized on the national health insurance debate to pass common-sense reforms that strengthen consumer **security** and **transparency**.

## SECURITY

With insurance companies continuing to raise premiums and to shift risk onto insureds, we eased health care cost burdens on individuals and towns alike:

- We extended to 30 months the length of time for which residents experiencing a job loss may buy health insurance from their former employer after they are laid off.
- We required health insurance policies that cover intravenously-and orally-administered cancer medications to provide as favorable coverage for oral medications as they do intravenous medications.
- We gave towns the option to save money on prescription drugs for their employees by allowing them to take advantage of the substantial discounts in the state employee plan.

## TRANSPARENCY

Since insurance companies may tell us little about how we can control our health insurance costs, we required them to give individuals and towns more information:

- We required that insurance companies must inform people, when they deny them coverage for a medical treatment, that the Healthcare Advocate may help them to challenge that denial or otherwise navigate the health care appeals process, and that those companies must report annually their denial rates to the Insurance Department.
- We created the Connecticut Clearinghouse, to help individuals and small employers who need health insurance to find it, and required insurance companies to provide small employers with health insurance quotes that include certain part-time employees.
- We increased disclosure on certain long-term disability policies so that, if a policy will reduce benefits to a policyholder who also receives benefits from other sources, the insurer must disclose this provision clearly to eligible individuals.
- We required insurance companies to provide, upon request, a town's health insurance claims data, to help it negotiate better rates for its employee health care benefits.

