



Dear Neighbors,

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 a member of the Insurance Committee, I wanted to share these accomplishments with you. Though most people in Simsbury have been lucky enough to weather the economic downturn, I have still received numerous calls from constituents and employers seeking help with access to affordable health insurance. Several people told me that they lost benefits as a result of losing their job or business. Some of the bills summarized in this newsletter will come as good news to these people. If you have any questions or concerns, please always feel free to contact me.

Sincerely,



STATE REPRESENTATIVE *of the* CONNECTICUT GENERAL ASSEMBLY

860.240.8585

www.housedems.ct.gov/Schofield

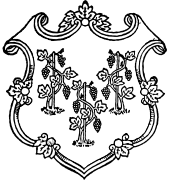
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*If you need additional assistance
or have questions, contact:*

Linda Schofield

Capitol: 860.240.8585

The Insurance Committee considered numerous bills this year. I heard from many constituents in favor of some bills and opposed to others. In the end, I think we passed a number of bills that reflected compromises that were acceptable to everyone.

These bills create some opportunities to reduce health care cost burdens for purchasers, increase access to affordable benefits and protect consumer rights:

- 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. This extension of COBRA benefits is actually an idea that an employer proposed, because he wanted to help the workers he had to lay 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. Some plans had much higher co-pays for oral medications than IV 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.
- We required that, when insurance companies deny coverage for a medical treatment, they must inform the insured person that the Healthcare Advocate may help them to challenge that denial or otherwise navigate the health care appeals process. We also required health plans to 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.
- We required insurance companies to give small employers the option to include in their plan part-time employees down to 20 hours per week. Currently plans may refuse to cover employees who work less than 30 hours per week.

