SB 131, An Act Concerning The Working Group On Behavioral Health Utilization

The Connecticut Hospital Association (CHA) appreciates this opportunity to submit testimony concerning SB 131, An Act Concerning The Working Group On Behavioral Health Utilization. CHA supports the bill.

Before commenting on the bill, it’s important to point out that Connecticut hospitals provide core healthcare services to all of the people in Connecticut, 24 hours a day, regardless of ability to pay. Connecticut hospitals offer safe, accessible, equitable, affordable, patient-centered care that protects and improves peoples’ lives.

CHA supports measures to improve behavioral healthcare for children and adults. Historically, health insurance coverage for mental illness has been less generous than that for physical illness. Mental health parity is a response to this disparity in insurance coverage, and stands for the concept that health insurance coverage for mental health services should be offered on par with covered medical and surgical benefits. Current law prohibits insurance companies from engaging in discriminatory activities with psychiatric and/or substance abuse disorders by requiring plans to provide this coverage in the same manner that they provide coverage for medical conditions such as diabetes or coronary artery disease.

Public Act 15-5 of the 2015 June Special Session required the Insurance Commissioner to convene a working group to develop recommendations that included protecting behavioral health parity for youths and other populations. The bill proposes to add two new categories of data that may be gathered, analyzed, and developed into recommendations by the working group: (1) the number of prior authorization requests for behavioral health services and the number of denials for such requests compared with the number of prior authorization requests for other healthcare services and the number of denials for such requests; and (2) the percentage of paid claims for out-of-network behavioral health services compared with the percentage of paid claims for other types of out-of-network healthcare and surgical services.
The information gathered regarding pre-authorization denials for mental health services and the percentage of claims paid to out-of-network mental health providers will further the working group’s knowledge about mental health parity in Connecticut, and may fuel recommendations that will impact network adequacy, as well as improve access to mental health and substance abuse treatment services for Connecticut citizens.

Thank you for your consideration of our position. For additional information, contact CHA Government Relations at (203) 294-7310.