



**TESTIMONY OF
CONNECTICUT HOSPITAL ASSOCIATION
SUBMITTED TO THE
INSURANCE AND REAL ESTATE COMMITTEE
Thursday, February 7, 2019**

SB 43, An Act Prohibiting Health Carriers From Denying Coverage For Certain Covered Benefits Provided In Hospital Emergency Rooms

The Connecticut Hospital Association (CHA) appreciates this opportunity to submit testimony concerning **SB 43, An Act Prohibiting Health Carriers From Denying Coverage For Certain Covered Benefits Provided In Hospital Emergency Rooms**. CHA supports SB 43.

Before commenting on the bill, it's important to point out that Connecticut hospitals and health systems provide high quality care for everyone, regardless of their ability to pay. They do more than treat illness and injury. They build a healthier Connecticut by improving community health, managing chronic illness, expanding access to primary care, preparing for emergencies, and addressing social determinants of health. By investing in the future of Connecticut's hospitals, we will strengthen our healthcare system and our economy, put communities to work, and deliver affordable care that Connecticut families deserve.

SB 43 would prohibit the denial of coverage for a patient in a hospital emergency room if it was later determined, based on final diagnosis as opposed to the patient's symptoms, that the care could have been provided to the patient in another healthcare setting. SB 43 would not allow the insurer to deny coverage for care that was already provided.

Some insurers are developing policies to deny coverage for emergency room care after the care has been provided and the final diagnosis determined. The reasons for the denials include the assertion that the medical issue, ultimately, was not an emergency and the care could have been delivered in a less intensive setting such as an urgent care setting. These denials result in patients being faced with huge out-of-pocket expenses.

SB 43 would protect patients from this expense of the denial of coverage. It would also recognize hospitals' obligations under the federal Emergency Medical Treatment and Labor Act (EMTALA). EMTALA requires every patient coming to an emergency department to be examined, treated, and stabilized.

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