



**Testimony in Opposition to Senate Bill 362: An Act Concerning the Board of Directors  
of the Connecticut Health Insurance Exchange**

**Universal Health Care Foundation of Connecticut  
March 17, 2022**

Thank you to the co-chairs and members of the Insurance and Real Estate Committee for the opportunity to submit testimony in opposition to SB 362: An Act Concerning the Board of Directors of the Connecticut Health Insurance Exchange.

The bill proposes that ALL board members have “prior employment in the insurance industry.” Universal Health Care Foundation strongly opposes this change.

There are already plenty of opportunities for people familiar with how insurance works to sit on the board. The current appointment language requires expertise in:

- Individual health insurance coverage
- Small group health insurance coverage
- Health plan benefits administration
- Health care finance
- Health care economics
- Health care access issues faced by self-employed individuals
- Barriers to individual health care coverage

In addition, three administration officials who are extremely knowledgeable about health insurance are voting members of the board and the Insurance Commissioner is an ex-officio non-voting member. Then there is one seat for a member with health care delivery expertise, who likely has at least some experience dealing with how health insurance works.

In short, this is a board that is already overwhelmingly dominated by people with health insurance expertise.

This is the mission of Access Health CT:

*To increase the number of insured residents, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and provider that give them the best value.*

To change board composition to require previous industry employment, is completely out of sync with this mission. The proposed change implies that the industry should be in the driver's seat for setting exchange policy. This poses a direct contradiction to the letter and spirit of the legislation which puts heavy emphasis on guarding against conflict of interest among board members. The board makes decisions that can have a direct impact on insurance company revenues and market share. If anything, the statute should be strengthened in the opposite direction, to provide even greater protection against the appearance of a conflict.

The exchange's mission emphasizes empowering consumers, yet consumers are not mentioned in the current appointment language and do not have explicit representation in the power center of Access Health CT: the Board of Directors. If any change is to be made to board composition, it should be to add two consumer representatives, including one who purchases insurance from the exchange.

Universal is not averse to term limits, but two consecutive terms may not be enough, especially for those appointments that only last two or three years. And any changes should guard against wholesale turnover of the board at the same time.

*Universal Health Care Foundation of Connecticut's mission is to accelerate the movement for health justice for everybody because health is a human right and core to social justice and equity.*