



Testimony in Support of House Bill 6389: An Act Concerning Explanation of Benefits

**Universal Health Care Foundation of Connecticut
February 9, 2021**

Thank you, chairs and members of the Insurance and Real Estate Committee for the opportunity to submit testimony in support of House Bill 5247: An Act Concerning Explanations of Benefits.

At Universal Health Care Foundation of Connecticut, our mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable, equitable health care and promotes health in Connecticut.

We support this proposal because it is common sense and protects the privacy of enrollees of private health insurance coverage when they use their health insurance plan.

The proposed bill allows enrollees of a health insurance plan to keep their Explanations of Benefits (EOBs) private, if they so choose, by rerouting the EOB to the enrollee directly (via mail or email).

One note: please consider replacing the word “consumer” in the legislation to “enrollee” so that it is clear that each individual enrollee, not only the subscriber, would have the power to protect their privacy in medical care.

This proposal would protect anyone who wants the information about their medical care private, for any reason. It would require insurers to act with some urgency, acting within 3 days of an email request, and 7 days within a mailed request, to suppress or reroute an enrollee’s EOB.

The Foundation believes that the health care system should be responsive to those it serves and serve us when we need care. Privacy of medical care received is one way we can ensure that:

- People seek out the care they need, without fear of unwanted disclosure;
- The doctor and patient relationship is not compromised by privacy concerns; and
- The insurer is responsive to an enrollee’s need for privacy.

There are many situations when someone enrolled in coverage may not want the primary subscriber to have access to their Explanations of Benefits. EOBs contain a lot of information, often including not only the medical provider visited, but the kinds of

services received. Some circumstances when someone would want to keep that information private include:

- When spouses who rely on their partner's health insurance for care may not want their spouse or families to know about certain medical services they've received in such situations as:
 - Those receiving mental or behavioral health treatment;
 - Those receiving substance abuse services;
 - Those who are estranged or divorcing their spouse;
 - Spouses undergoing tests and who don't want to worry their family; and
 - Especially those in domestic violence situations who may want to access counseling or other services without their spouse's knowledge;
- When young adults are still on their parents' plan until age 26 and want to receive medical services confidentially; and
- When minors are able to legally consent to their own care and want to receive those specific medical services confidentially.

Everyone should feel safe and respected when seeking care via their private health insurance plan. EOB privacy is one critical aspect of this safety. We urge you to pass this proposal and thank you for your time.

Universal Health Care Foundation of Connecticut's mission is to serve as a catalyst that engages residents and communities in shaping a democratic health system that provides universal access to quality, affordable, equitable health care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.