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Testimony of

**Suzanne Haviland**  
**Connecticut Education Association**

Before the

**Insurance and Real Estate Committee**

Re:

**SB 356 AA Requiring the Insurance Commissioner to Consider Affordability as a Factor in Reviewing Individual and Group Health Insurance Policy Premium Rate Filings**

**SB 357 AAC Copay Accumulator Programs and High Deductible Health Plans**

March 15, 2022

Senator Lesser, Representative Wood, Senator Hwang, Representative Pavlock-D'Amato, and members of the Insurance and Real Estate Committee, my name is Suzanne Haviland, and I serve as UniServ Representative for the Connecticut Education Association (CEA). UniServ Representatives provide guidance to CEA's local bargaining units on many professional and employment matters, including contract negotiations and health insurance coverage. CEA represents educators in over 150 school districts. Today I am testifying on the following bills:

**SB 356 AA Requiring the Insurance Commissioner to Consider Affordability as a Factor in Reviewing Individual and Group Health Insurance Policy Premium Rate Filings**

**SB 357 AAC Copay Accumulator Programs and High Deductible Health Plans**

CEA Supports **SB 356** and **SB 357**. We believe that the requirement in SB 356 for the Insurance Commissioner to consider affordability as a factor in reviewing individual and group health insurance premium rate filings is appropriate and necessary, provided this does not also result in a diminishment of coverage.

We support SB 357, which would help ensure that participants in high deductible health plans are able to count manufacturer discounts and other such third-party payments for prescription drugs, including high-priced specialty drugs, towards their deductible. This bill would allow this without jeopardizing the plan's Health Savings Account (HSA)-eligible status.