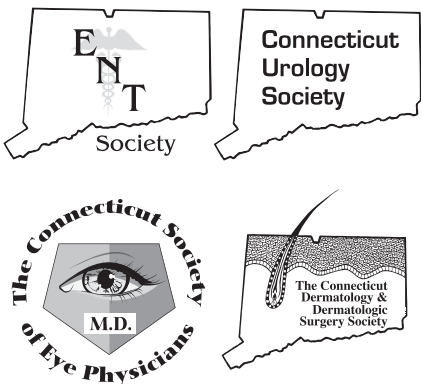


2022 LEGISLATIVE PRIORITIES



"MD Makes a Difference"

PATIENTS CARE ABOUT HEALTHCARE

FACTS

The last two years have significantly challenged our Healthcare delivery system and unveiled problems that we believe can be fixed if we can work together in passing sound Public Health policy.

Top 5 Patient and Physician Healthcare Concerns:

- 1 Affordability
- 2 High Deductibles
- 3 Access to Physicians
4. Denials of Claims that are Medically Necessary
5. Elimination of Step Therapies
6. Prior Authorization for surgery and procedure nightmares

What Are High Deductibles?

Deductibles - what patients pay for their healthcare before insurance kicks in – have increased far faster than wages, even as paycheck deductions for premiums have soared.³

High Deductibles

Plans with deductibles larger than \$1,300 for single coverage and \$2,600 for families are known as high-deductible health plans (HDHPs).

- These plans allow employers and workers to pay lower monthly premiums in exchange for agreeing to satisfy larger annual out-of-pocket costs before a health plan starts paying for medical care and prescription drugs.
- One in four covered employees now have a single-person deductible of \$2,000 or more, *Kaiser Health News* and *CT Mirror* reported.⁴

- Employers and consultants once claimed patients would become smarter medical consumers if they bore greater expense at the point of care. Those arguments aren't heard much anymore.⁵
- What has occurred is a more adversarial relationship between doctors and patients.
- The burden of collecting these deductibles has sometimes resulted in delayed treatment and transferred a stressful economic burden to providers.
- It should be noted that the provider has a relationship for reimbursement with the insurer not the patient, yet insurers use providers to collect their patient/insured deductibles.

^{3,4,5} <https://ctmirror.org/2018/10/07/high-deductible-health-plans-falling-grace-employer-based-coverage/>

M.D. Makes a Difference

SUPPORT

ELIMINATING HIGH DEDUCTIBLES

The solution to improving healthcare in Connecticut includes the elimination of high deductibles imposed by healthcare insurers on consumers. This egregious insurance business tactic places a severe strain on the physician/patient relationship. It places an onerous administrative burden on medical practices who spend immense time calculating and trying to collect deductibles rather than delivering medical care.

What Makes Sense

To require that health carriers (insurers) that issue certain high deductible plans take responsibility for collecting the deductibles that they control, and directly reimburse participating providers for the cost of covered benefits.

SUPPORT

TEAM APPROACH IN HEALTHCARE



M.D. Makes a Difference

SUPPORT

Selective Application of Prior Authorization

Physicians believe strongly in accountability and transparency. Insurers are denying claims after prior authorization has been procured. Physicians need a system that expedites and improves the prior authorization process.

Banning Step Therapy

Step Therapy is a type of prior authorization for drug treatments used by some carriers in Connecticut with questionable results. Physicians believe this hurts patients because it severely limits physicians and patients treatment choices, and physicians question the legality of this approach.

Support legislation to ban Step Therapy and allow physicians to treat and prescribe based on carefully considered and optimal treatment plans.

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SUPPORT

TRANSPARENCY IN HEALTHCARE

We strongly recommend the implementation of direct and concise regulations for enforcement actions against insurers, healthcare providers, facilities and institutions who use fraudulent, deceptive, or misleading advertising in the promotion or delivery of medical services and procedures.

Connecticut needs to protect patients who depend on truthful and consistent information to make informed decisions on who they choose for their healthcare provider and insurer.

Truth in Advertising

In order to make informed choices, patients need to see accurate credentials when Healthcare Services are advertised in Participating Provider Directories. All too often mid-level providers are substituted.

OPPOSE

LEGISLATION THAT SEEKS TO DIMINISH THE MD-LEAD TEAM APPROACH TO MEDICINE

The solution to improving healthcare in Connecticut is NOT to allow lower level providers to practice independently. This only reduces the level of education, training and skill of the providers in our healthcare system. The answer is to improve the medical climate in Connecticut to attract the most qualified and best trained physicians. Physician assistants (PAs) are physician extenders who work best under the supervision of physicians and augment the healthcare team approach.

Oppose legislation to reduce the Education & Training Requirements for Independent Practitioners in Healthcare. There is no substitution for quality when it comes to healthcare. Our DPH Scope Review Process works. It should be the first requirement for any advanced scope proposal in Connecticut

Oppose RB 5235 AN ACT CONCERNING THE CALCULATION OF PREJUDGMENT INTEREST ON A PLAINTIFF'S OFFER OF COMPROMISE

SUPPORT

REDUCE DRUG COSTS AND LOWER DEDUCTIBLES

According to the International Federation of Health Plans, Americans pay 2 to 6 times more than the rest of the world for brand name prescription drugs. Yet, Insurers bait-and-switch consumers by changing medication formularies repeatedly after the enrollment period is closed locking patients into a plan. This is unfair to consumers who selected their insurance plan based on advertised formularies.

IMPROVING THE ENVIRONMENT FOR MEDICAL PRACTICE

Establish a Task Force to thoughtfully study the factors that force doctors to retire, or move out of Connecticut and understand the difficulties in recruiting new physicians into Connecticut. Tort Reform must be addressed to make Connecticut attractive to new physicians.