

CROSSOVER BILL SB0791_RichardKaplowitz_FAV

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TESTIMONY ON CROSSOVER BILL SB#/0791 – FAVORABLE

Health Insurance - Utilization Review - Revisions)

TO: Chair Pena-Melnyk, Vice Chair Cullison, and members of the Health and Government Operations Committee

FROM: Richard Keith Kaplowitz

My name is Richard K. Kaplowitz. I am a resident of District 3. I am submitting this testimony in support of CROSSOVER BILL SB#0791, Health Insurance - Utilization Review - Revisions)

My health and the health of my wife was negatively impacted by an adverse decision by my Medicare Advantage plan carrier in 2022. I needed a total knee replacement. I wanted to stay in the hospital for a few days and then go to a local rehabilitation center for 10 days. Medicare pays for that ten day stay. My wife is mobility challenged so it would give me time to recover and minimize negative effects on her to have to take care of me.

Instead, Humana Medicare Advantage wanted a total knee replacement for a 69 year old man with a 72 year old spouse to do the surgery as outpatient! My doctor was able to get only an overnight stay at hospital, my carrier would not authorize the Medicare funded rehabilitation stay. This meant weeks of pain and suffering for me and hardship for my wife.

This bill will make insurance carriers more responsive on a case-by-case basis for any decision denying care. They will have to document their reason for that denial and will be forced to provide patients with a greater amount of needed information for them to manage their health care.

This problem occurs because insurance companies are more concerned with the bottom line and shareholders than the patients who need that insurance coverage. Health care is and should always be a human right. The *Connecticut Mirror* noted in March of 2023 “How Cigna saves millions by having its doctors reject claims without reading them”.¹ Despite my surgeon’s appeal for my post operation care it was denied. This bill will make such a denial transparent offering additional opportunities to health care providers and their patients the information needed to make a appeal that results in a more favorable outcome.

I respectfully urge this committee to return a favorable report and pass CROSSOVER BILL SB0791.

¹ https://www.newreak.com/news/2969704211668-how-cigna-saves-millions-by-having-its-doctors-reject-claims-without-reading-them? f=app_share&s=a3&share_destination_id=MTM3MDgyMTEtMTY3OTgwODQ4OTA5Mg%3D%3D&pd=00vW8Bux&hl=en_US&send_time=1679808489&actBtn=floatShareButton&trans_data=%7B%22platform%22%3A1%2C%22cv%22%3A%2223.12.0%22%2C%22languages%22%3A%22en%22%7D