



Protection Today More Important Than Ever Before

By Representatives Kevin Ryan and Melissa Olson

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Gov. Rell has made a number of very interesting choices in her budget proposal. Perhaps the most perplexing is the closing of the Office of the Healthcare Advocate.

This office, which receives no tax dollars to fund its operation, has been a model of efficiency and effectiveness in carrying out its mission: protecting consumers from arbitrary and unfair actions by their health insurance company. The Office of the Healthcare Advocate (OHA) helps more than 2,000 patients a year to reverse claim denials. Last year alone, the office saved these consumers \$5.2 million when claims were reversed in their favor.

Won't save money

So if closing the agency doesn't help us solve the looming budget shortfall, you've got to wonder why. The governor's own Office of Policy and Management acknowledged, after a week of questioning, that getting rid of the advocate does nothing to solve our budget problems. As it turns out, closing the agency will only reward the insurance industry. They won't have to pay those claims that they keep denying. The message to patients: You are, once again, on your own.

It's important to remember that this office also serves an important policy role. It's OHA that helps us as legislators to identify problems, create solutions, and enhance consumer protections. They are important allies as we strategize to solve the crushing issue of health-care reform. It was OHA that helped us to address the issues of mental health parity; ensuring transparency in the public insurance programs; and guaranteeing that patients have a meaningful right to appeal insurance company denials. It was OHA's leader, Kevin Lembo, who was called to testify before Congress to explain and offer solutions for the problem of health insurance companies canceling coverage once you get sick.

OHA is made up of serious people doing serious work on behalf of the people of Connecticut. The office is a model for the nation in its independence and command of the issues. Leaders from other states send their staff to Connecticut to learn how it's done.