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Healthcare Consumers See Savings and Rising Costs

March 17, 2020 *Hartford, CT* – Consumers faced strong headwinds in both health care cost and access according to the 2019 annual report from the State of Connecticut Office of Healthcare Advocate (OHA). Despite those challenges, the OHA was still able to achieve more than \$6 million in savings while helping more than 4,000 consumers.

According to Healthcare Advocate Ted Doolittle, “Connecticut is lucky to be one of the only states in the Union that has a staff of dedicated nurses, attorneys, paralegals and other professional who can provide free, expert assistance to any Connecticut resident who is struggling with their health coverage. When we or our loved ones are sick, the last thing we need is to be fighting with our health insurance plan, or Medicare, HUSKY or CHIP. I commend the OHA staff on another good year fighting to make sure that Connecticut patients are able to focus on getting well, not on the financial repercussions of getting sick.”

The year behind us was particularly difficult and anxiety-provoking because of continuing efforts at the federal level to negate the Affordable Care Act directly and indirectly through a slew of regulatory proposals designed to dilute coverage guaranteed under the ACA. At the state level, consumers faced rising insurance premiums and other costs of health care.

In the calendar year for 2019, the OHA assisted 4,300 consumers with phone calls and appeals of health insurance denials of coverage or other issues. This directly saved Connecticut residents in excess of \$6.2 million bringing the total savings since OHA inception in 2005 to more than \$112.2 million in 67,460 plus individual cases.

The OHA also tracked 253 unique bills in the 2019 legislature, 15 of which became law. The OHA provided expert testimony in 36 pieces of legislation. The OHA also lead a task force studying the impact and details of High Deductible Health Plans (HDHP) on consumers. A

separate report was just released but among the findings is that deductible costs to the consumer have far outpaced rates of inflation creating medical debt and other negative side effects.

“The ultimate solution to drive deductibles lower will be to reduce the underlying cost of healthcare,” says Doolittle. “To this end, OHA will continue its advocacy for reforms in pharmaceutical, hospital, and other healthcare costs and price. At the same time, there is a need for the nation and the state to take a fresh look at how deductibles are administered and deployed, and consider fair, common-sense reforms like making sure that consumers who join a plan mid-year or near the end of the year are not subjected to the full-year deductible, as is the case now.”

The OHA is a consumer advocacy agency in Connecticut. Its mission is to make sure consumers’ rights to healthcare access and coverage are protected. OHA employees are experts in the field of insurance and assist consumers in appealing claim denials. It also monitors regulations and laws in the state and federal governments that can adversely affect Connecticut residents. More information is available at: www.ct.gov/oha