



OFFICE OF THE HEALTHCARE ADVOCATE

We're In Your Corner

A Message from your Healthcare Advocate



Welcome!

As your healthcare advocate, I'm usually focused on outside forces that do or can adversely affect your healthcare. The OHA routinely works to overturn claim denials, expand medical access and challenge unfair premium increases among many other responsibilities. But I'd like to challenge you and those in your organization to look inward, to be focused on your own health and those around you.

It's understandable that some may have covid vaccine hesitancy or a religious objection to being vaccinated. What we'd like you to do, however, is to carefully and thoughtfully review your concerns and your objections and urge you to get the vaccine. The data continues to show that vaccines are effective and safe. Those who are immune compromised or over the age of 65, we strongly urge you to get a booster shot. To those with a religious concern, please reconsider the foundation of that belief and test its validity. While we respect such beliefs, we also know that this virus can cause death and long term health problems.

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On a different front, October is the month for breast cancer awareness. More than any other type of cancer, the breast is among the most detectable. Teach your daughters to do self exams even in their teens and as young women. Cancer knows no age limit especially if there is a family history. But for women 45 and older - routine mammograms are a must and they are covered by your health insurance policy. These mammograms can detect what you can't with a self exam. Men - you are not immune and can get breast cancer as well so pay attention to abnormalities and make sure to follow through on your physicals and well visits with your doctor. hearing

As your advocate, I urge you to take care of yourself and others. Good health is a blessing but we need to do our part.

In Your Corner,

Ted Doolittle

Healthcare Advocate, State of Connecticut



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Lunch and Learn - Next Session October 29!

The first session was a big success and we invite you to attend the next half hour Zoom session. So grab your munchies and spend a few minutes with a close look at healthcare insurance and how it affects you from those who know it best - the Office of Healthcare Advocate (OHA). This will benefit employers, those in HR who handle benefits, consumers, medical providers and others. The Zoom format sessions will only last 30 minutes once a month starting October 29th at 12pm noon. There will be 15 minutes of presentation followed by 15 minutes for anyone to ask questions. Subjects will change each month. A core mission of OHA is to constantly educate the public and those who work with and serve Connecticut residents. We'll make further announcements via social media and this newsletter. [Follow us on Facebook.](#)

Here is the link to the Zoom session so put it on your calendar:

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New Limitations on Drug Formulary Changes

New legislation passed during this year's legislative session will limit the changes that health insurers in Connecticut (fully insured plans) can make to their prescription drug formularies during the middle of a plan year. Under current law, health insurers are not restricted from moving drugs off of a formulary or moving drugs from tier to tier at any time.

Effective January 1, 2022, [Public Act 21-96](#) prohibits insurers from: 1) removing drugs from its formulary during a plan year; or 2) moving a drug from a lower tier to a higher tier, unless the higher tier imposes a cost share that is \$40 or less per month. Insurers may still continue to add new drugs to a formulary at any time.

The following exceptions apply:

If the FDA raises an issue regarding the clinical safety of a drug, insurers may remove that drug with 90 days' notice.

Insurers may remove a drug that is approved by the FDA for over-the-counter use.

Insurers may move a drug from a lower tier to a higher tier if the FDA approves a therapeutic equivalent and the insurer places the equivalent drug in the lower tier





Open Enrollment

Medicare Open Enrollment starts October 15th and Access Health Open Enrollment begins November 1st. The deadline for Medicare is December 7th, while Access Health open enrollment continues through January 15th to have your new selections in force. At our Lunch and Learn October 29th, we will be discussing how to choose a healthcare plan, what questions to ask and how to compare the various options. Your questions are always welcome.



OHA: We're in YOUR Corner

Off Label Medication Approved

Consumer contacted OHA in regards to a denied prescription. OHA worked with the doctor and the patient to obtain all records and journal articles to support the use of this off label medication. The appeal was filed with a third-party self-funded plan and approved until the end of the year. Prescription was covered from May to December of 2021. Consumer savings \$7840

Dental

Member contacted OHA because his dental plan denied treatment as not being necessary at that particular time. His provider attempted two appeals which were both denied. After contacting the provider as well as the carrier, OHA requested the carrier review and reconsider the claim and the material provided by the dentist.

Eventually, the denial was reversed and the member's cost for the dental work was reduced. OHA saved the consumer \$440.00.

The member had a series of dental procedures that involved two consecutive dental plans. However, her more recent carrier denied coverage because it believed that she

before having the second phase of treatment. OHA contacted this carrier and was able to show that the member, in fact, had prior continuous coverage. As a result, the member's second treatment was covered, saving her \$1,526.40.



Email Sign-Up

OHA has saved consumers tens of millions of dollars since the agency was launched - and we've become a trusted resource and consumer advocate on all matters of healthcare insurance here in Connecticut and on developments in Washington, D.C. that can affect us. We share these changes and information in many ways - social platforms like our page on [Facebook](#) and Twitter, press conferences and via this newsletter. If you know somebody who is not getting this newsletter on a regular basis - or is only getting it because it's shared with them - OHA invites one and all to join our exclusive email list. Sign up for the [newsletter](#) here.

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The OHA will help you during this crisis get you the assistance you need.

OHA Resources



Many other services are covered by the Department of Social Services (DSS).

Department of Social Services



Compare the cost of non-emergent healthcare treatments before you get the bill.

Healthscore CT

Our New Website



We invite you to visit our new website!

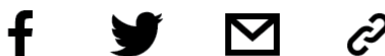
It can be found here: <https://portal.ct.gov/oha>

Notice the new address. It's slightly different than the old one but no worries if you happen to forget, it will automatically redirect you to our new one. Read, enjoy, be informed and know your rights and responsibilities in the fast moving world of healthcare insurance. There are many helpful tips, links and great information you'll find useful.



Our Mission

The mission of the Office of the Healthcare Advocate (OHA) is to assist consumers with healthcare issues through the establishment of effective outreach programs and the development of communications related to consumer rights and responsibilities as members of healthcare plans. OHA focuses on assisting consumers in making informed decisions when selecting a health plan; assisting consumers to resolve problems with their health insurance plans and tracking trends of issues/problems, which may require administrative or legislative intervention, or advocacy with industry, the public, or other stakeholders



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