

Insurance & Real Estate Committee
March 6, 2025
Public Hearing on S.B. 10
An Act Concerning Health Insurance and Patient Protection

Dear Senator Cabrera, Representative Wood, and members of the Insurance and Real Estate Committee:

My name is Dr. Jeffrey Vanderploeg, President & Chief Executive Officer of the Child Health and Development Institute (CHDI). CHDI is a nonprofit organization located in Connecticut. Our mission is to advance effective and integrated system, practice, and policy solutions that result in optimal behavioral health and well-being for children, youth, and families in Connecticut and beyond. We regularly work with families, state agencies, behavioral health providers, schools, and other partners to identify innovative solutions and strengthen behavioral health systems and services for children and families in the state.

Thank you for the opportunity to testify in strong support of S.B. 10, which will strengthen enforcement of Connecticut's behavioral health parity laws.

In November 2023, CHDI, in partnership with the Children's Behavioral Health Plan Implementation Advisory Board, and with funding from the Department of Children and Families, published *Strengthening the Behavioral Health Workforce for Children, Youth, and Families: A Strategic Plan for Connecticut*. This workforce strategic plan was developed in recognition of the rising behavioral health needs among youth and the simultaneous workforce shortage. It was the culmination of a comprehensive review of best practices and innovative solutions from across the country as well as extensive engagement with families, providers and other stakeholders within Connecticut.

In survey responses and focus groups, providers regularly voiced frustration with insurance companies denying claims or requiring inordinate amounts of documentation before paying claims. Those who provide both physical health and behavioral health services (e.g., school-based health centers) emphasized the inequities in the claims processes. Families, on the other hand, voiced their frustration with waiting, sometimes months, to find providers who accept their insurance. **Effectively enforcing behavioral health parity laws was identified across stakeholder groups in Connecticut as a critical strategy for increasing the number of behavioral health providers who accept insurance and improving access to care.**

As has been documented within The Milliman Report (2019) and by The Office of Health Strategy, Connecticut has significant challenges with parity noncompliance. Families are routinely left with no choice but to pay high out-of-pocket costs or forgo treatment entirely. Without stronger enforcement, these gaps will continue, and more Connecticut children will be left without the care they need.

If Connecticut fails to strengthen parity enforcement and transparency, families will continue to face higher costs, longer waitlists, and worsening outcomes. Ensuring equitable behavioral health access must be a top priority.

I strongly urge the Insurance and Real Estate Committee to pass S.B. 10 to ensure behavioral health parity is no longer just a promise, but a reality for all Connecticut residents.

Thank you for your time and consideration.
Sincerely,



Jeffrey Vanderploeg, PhD
President and CEO
Child Health and Development Institute (CHDI)