

WASHINGTON, DC – Congressman Joe Courtney sent a letter to Governor Rell and Commissioner Thomas Sullivan of the Connecticut Insurance Department Monday encouraging them to announce Connecticut's intent to participate in a program that would provide assistance to those in the state's high-risk insurance pool.

Department of Health and Human Services Secretary Kathleen Sebelius recently announced that she plans to move quickly on implementing a new high-risk pool program, which was established by the recently passed Patient Protection and Affordable Care Act (P.L. 111-148). As part of the process, Secretary Sebelius is seeking input from every state on how to implement the program, and identify interest from state's in participating. [Click here to read her April 2, 2010 letter to governors and insurance commissioners](#)

"This new program provides a real safety net for people who have been denied coverage based on pre-existing conditions – an issue that I have worked on for many years," stated Congressman Courtney, who is currently travelling abroad on an economic trade mission. "I hope and believe that the State would qualify for this new assistance and encourage Governor Rell to announce the state's intent to participate in it."

[Click here to read the Congressman's letter to Governor Rell and Commissioner Sullivan.](#)

In 1975, Connecticut was a pioneer in establishing its high-risk insurance pool, the Health Reinsurance Association (HRA). The new program, which was part of the comprehensive health care reform package recently signed into law by President Barack Obama, provides \$5 billion in new federal funds that would be used to lower participant costs in state high risk pools, like Connecticut's HRA. Relief provided by the program could be available as early as July of this year.

Letters of intent from states that wish to participate in the program are due by April 30, 2010.

Read the full text of the letter below:

Dear Governor Rell and Commissioner Sullivan,

In the days following the passage of comprehensive health care reform legislation, Department of Health and Human Services Secretary Kathleen Sebelius announced that she intends to move quickly with implementation of a new high-risk pool program. The temporary high-risk pool program, established by the Patient Protection and Affordable Care Act (P.L. 111-148), will provide \$5 billion in new federal funds to lower participant costs in state high-risk insurance pools over the next four years.

Connecticut's high-risk insurance pool, the Health Reinsurance Association (HRA), was a pioneer among states when it was established in 1975 as a safety net for those that were

denied coverage based on pre-existing health conditions. However, as you know, premium costs for those seeking assistance in the HRA remain high and unaffordable for many. As someone who has worked on these issues since 1987, I believe that the new resources made available through the recently enacted health reform law will unlock significant potential in making coverage affordable for current and future enrollees in Connecticut's HRA.

On April 2, 2010, Secretary Sebelius sent letters to state leaders with information on this new program. In order to qualify, Connecticut's HRA must provide coverage equal to an actuarial value of 65 percent and implement out-of-pocket limits based on maximum annual deductibles for Health Savings Accounts (HSA), which is \$5,950 in 2010. Additionally, HRA plan premiums must not exceed 100 percent of the standard non-group rate and must not exceed an age rating of 4 to 1. In her letter, Secretary Sebelius also asked for input to build on existing programs like Connecticut's HRA to make relief available as soon as possible. Again, a letter of intent to participate with HHS on this new program is due by April 30, 2010.

It is my hope and belief that Connecticut will qualify for this assistance, which will be made available as soon as early July of this year. As always, my office is available to assist you with applying for these new federal funds to help make Connecticut's HRA a more affordable program.

Sincerely,

JOE COURTNEY
Member of Congress