
Government of the District of Columbia



Department of Insurance, Securities and Banking

Testimony of
Philip Barlow
Associate Commissioner
Insurance Bureau

*Bill 18-499, Health Insurance for Dependents Act of
2009;*

*Bill 18-656, Healthcare Justice for Victims of Domestic
Violence Reform Act of 2010; and*

*Bill 18-657, Ian's Law for the District of Columbia Act of
2010*

Committee on Public Services and Consumer Affairs
Muriel Bowser, Chairperson
Council of the District of Columbia

March 24, 2010

John A. Wilson Building
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2:00 PM

Good Afternoon Chairperson Bowser, Members of the Committee on Public Services and Consumer Affairs, and Committee Staff. I am Philip Barlow, Associate Commissioner for Insurance of the Department of Insurance, Securities and Banking (“Department” or “DISB”). I am here to day on behalf of Commissioner Gennet Purcell. Thank you for providing the Department with the opportunity to present testimony today on Bill 18-499, Health Insurance for Dependents Act of 2009; Bill 18-656, Healthcare Justice for Victims of Domestic Violence Reform Act of 2010; and Bill 18-657, Ian's Law for the District of Columbia Act of 2010.

The Department is responsible for regulating the activities of most of the financial services companies doing business in the District of Columbia, including insurance companies, health maintenance organizations, and hospital and medical service corporations that provide health benefit plans to District residents. For health benefit plans, our regulatory oversight includes areas covered under these three bills.

- **Bill 18-499, Health Insurance for Dependents Act of 2009, requires health benefit plans to provide coverage for dependents up to age 25. Currently there is no stated minimum age for dependent coverage in the DC Code, although there are two mandates that require coverage to age 21. Therefore, health benefit plans issued in the District have a wide variety of ages through which they provide dependent coverage. A review of recent policy form filings indicates the most common age for dependent coverage in health benefit plan policy forms is 26. According to the Kaiser State Health Facts website, more than half the states have a defined age for**

dependent coverage, and most are from age 24-26. A few go as high as age 30. The Department supports the inclusion of a minimum age for dependent coverage.

- **Bill 18-656, Healthcare Justice for Victims of Domestic Violence Reform Act of 2010, provides protection to victims of domestic violence and other classes of victims from discrimination in the provision of insurance. This bill is similar to a bulletin issued in 2009 by Commissioner Purcell, except that the bulletin provides protection to victims of domestic violence only and this legislation expands the protections to other similarly affected victims of violence. Prior to the adoption of the bulletin, the District of Columbia was one of nine jurisdictions that did not have specific laws or regulations protecting victims of domestic violence from discrimination in insurance.**

Currently for some victims, if medical reports include information about the domestic violence, insurance companies may either decline to issue coverage or classify this as a pre-existing condition and then deny coverage for any expenses that they link to occurring as a result of the violence. This bill will provide protections to keep that from occurring. The Department supports the legislation as it provides protections to District residents consistent with or better than the protections in other jurisdictions. The Department has also reviewed the language in the legislation with the Office of Victims Services in the Executive Office which also supports the legislation.

- **Bill 18-657, Ian's Law for the District of Columbia Act of 2010, requires permission of the Commissioner prior to a health benefit plan discontinuing a plan of hospital, surgical, or medical expense insurance for small or large groups. The Commissioner's determination should ensure that the discontinuance is not done with the intent of discontinuing coverage for any subscriber, and will take into consideration the history of the plan in question and comments from subscribers. The Department supports the legislation as it will protect people with insurance from losing coverage as a result of their claims history.**

This concludes my testimony. Thank you again for the opportunity to present the Department's views and I will be happy to answer any questions.