

M. JODI RELL  
GOVERNOR

STATE OF CONNECTICUT  
EXECUTIVE CHAMBERS

July 2, 2009

The Honorable Susan Bysiewicz  
Secretary of the State  
18-20 Trinity Street  
Hartford, CT 06106

Dear Madam Secretary:

I am hereby returning without my signature House Bill 5021, *An Act Concerning Wellness Programs and Expansion of Health Insurance Coverage*.

This bill expands health insurance coverage for individual and group policies in several ways. It increases the annual coverage limit for mandated ostomy appliances and supplies from one thousand to five thousand dollars. It adds mandated coverage for prosthetic devices and the medically necessary repair or replacement of such devices, hearing aids for children between the ages of twelve and eighteen years, wigs for hair loss associated with alopecia areata and leukocyte testing in preparation for bone marrow transplantation. It also prohibits copayments for colonoscopies. Finally, it requires group health insurance policies to offer a health behavior wellness program that provides incentives for participation in the program.

Each of these provisions has merit and would provide additional benefits to people with serious medical conditions. Each, however, also will have a significant cost for taxpayers, policyholders and employers in future years.

The legislature's non-partisan Office of Fiscal Analysis(OFA) has stated that the bill will not impact the state employee and retiree health insurance plan until July 1, 2012, when the contract is renewed. At that point, however, OFA notes, "the FY 12 cost of these mandates could be significant." OFA also addresses the potential cost to municipalities, noting that "[t]he coverage requirements may result in significant increased premium costs when municipalities enter into new health insurance contracts on or after January 1, 2010." The bill therefore imposes a costly unfunded mandate upon municipalities. These mandates also apply to all health insurance policies provided by employers and to individual policies.

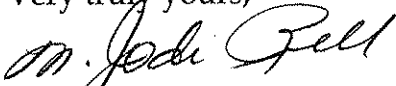
As you know, our national and state economies have experienced significant turmoil of late and projections of future revenue indicate that we will not quickly return to the days of a booming economy and budget surpluses. We must therefore be fiscally cautious and prudent so as not to place roadblocks in the way of our eventual recovery. Quite simply, we must learn to live within our means.

The simple truth is that we cannot afford this bill. Even though the bill's mandates will not become operative until the 2012-2013 biennium, it would be fiscally irresponsible to burden our recovery with these significant future costs.

I am hopeful that at some future point we will have reformed both our state government and our healthcare system to achieve the level of cost savings that will allow us to consider coverage expansions such as those provided in this bill. Unfortunately, we have not reached that point.

For these reasons, I must return House Bill 5021, *An Act Concerning Wellness Programs and Expansion of Health Insurance Coverage* without my signature.

Very truly yours,

A handwritten signature in cursive script that reads "M. Jodi Rell". The signature is written in black ink and is positioned above the printed name and title.

M. Jodi Rell  
Governor