Law will cap certain medical co-pays

By Adam Wittenberg

Record-Journal staff

New limits on insurance copayments will take effect in October, thanks to a law sponsored by state Sens. Thomas P. Gaffey, D-Meriden, and Christopher S. Murphy, D Cheshire.

The measure, which passed the House and Senate unanimously last month, caps copayments on CAT and PET scans and magnetic resonance imaging exams.

Gaffey said he began researching the issue last year after he learned from Midstate Medical Center radiologist Dr. Harry Hajedemos that copays were rising.

"Our legal staff concluded that the state commissioner of insurance had exceeded her statutory authority by allowing insurance companies to charge \$ 200 or more for these procedures, with no annual limits," Gaffey said Wednesday. "We decided that legislation was the quickest and most efficacious way to handle it, and to say exactly what we're going to allow and not allow." The bill sets the maximum co-pay for MRIs and CAT scans at \$75 per image, with a yearly cap of \$375, and \$100 per PET scan with a \$400 annual limit.

For his work, Gaffey received a leadership and patient advocacy award last week from

the Radiological Society of Connecticut, an association of 300 professionals who conduct and analyze various imaging tests.

"From the minute I made him aware of the situation, he tried to get something passed," Hajedemos said. "This was a real problem for cancer patients who were having CAT scans and MRIs every few months to follow the disease. Two hundred dollars seemed like a lot to ask in this day and age when insurance company profits are going through the ceiling. (Gaffey) got it done. We're thankful to him and all the patients in Connecticut should be, too." The six-term senator said he has been monitoring the insurance industry for years, drafting a bill during his second term that required minimum hospital stays for women who give birth.

"The Senate Democratic Caucus is going to have the overall health insurance delivery system on its agenda next session," said Gaffey, who is the body's chief deputy majority leader. "We'd like small business or single payers to be able to buy into the state health insurance pool. There isn't a bigger issue now for people than the cost of their health insurance and prescription drugs, and it's not going to go away with this bill."

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