

**Daniel Vigil**  
Director, State Government Affairs  
daniel.vigil@cigna.com



**Senate Finance Committee  
Public Hearing  
Thursday, February 20, 2014**

**Cigna Testimony in Opposition to S. 281 - An Act Relating to Vision Riders and a Choice of Providers for Vision and Eye Care Services**

Cigna respectfully urges opposition to S. 281, which would burden consumers with increased vision care costs and negatively impact utilization of these vital services.

Cigna's Vision plan provides Vermonters access to high-quality, affordable vision and eye care. Working with VSP, Cigna offers the largest national specialty routine vision network. In 2012, 93 percent of Cigna Vision customers responding to a survey were satisfied with their coverage.

S.B. 281 would severely impede our ability to continue providing our customers access to affordable vision and eye care. The bill does this by prohibiting plans and optometrists from entering into certain mutually agreed upon contractual terms that benefit consumers. Vision plans typically negotiate rates for covered tests and procedures as well as for non-covered materials such as eyewear. These negotiated rates are then made available to consumers as part of their plan. Prohibiting such arrangements would only harm consumers, who would no longer benefit from the discounted rates negotiated on their behalf by their plan and, as a result, be confronted with uncertain out-of-pocket obligations.

In addition, S.B. 281 would prohibit a plan from requiring a licensed optometrist to participate in another medical or vision plan as a condition for participating in that plan. This restriction would disrupt the continuity of care currently provided to consumers with routine and medical eye care needs. Ensuring that both routine and medical services provided by optometrists are available in-network helps keep coverage affordable and encourages consumers to seek the vision care they need.

For these reasons, we urge you to oppose S. 281. Thank you for your consideration.