

**Statement of the American Property Casualty Insurance Association**  
**House Energy and Commerce Committee**  
**Subcommittee on Health**  
**“An Epidemic within a Pandemic: Understanding Substance Use and Misuse in America”**  
**April 14, 2021**

The American Property Casualty Insurance Association (APCIA), supports the House Energy and Commerce Health Subcommittee’s work on legislation to fight opioid addiction, including H.R. 2379, the State Opioid Response Grant Authorization Act, introduced by Representative David Trone; H.R. 2067, the Medication Access and Training Expansion (MATE) Act, introduced by Rep. Lori Trahan; and H.R. 2355, the Opioid Prescription Verification Act, introduced by Rep. Rodney Davis. Collectively, APCIA members represent 60% of the United States property casualty insurance market and approximately 70% of the workers’ compensation insurance market, APCIA is committed to ensuring injured workers receive medical treatment that heals patients and to supporting effective solutions to curb opioid addiction in the states.

APCIA believes that giving states funding and flexibility to combat the opioid crisis is critical to reductions in addiction rates and the devastating health, social, and economic consequences related to opioid dependence. Reauthorization of the State Opioid Response Grant Authorization Act (H.R. 2379) ensures that community organizations have available resources to enhance existing effective prevention, treatment, and recovery programs, to implement innovative approaches that fit the diverse populations they are intended to serve, and to provide funding certainty in the years ahead. APCIA supports the expansion and improvement of prescription drug monitoring programs and increased training for prescribers.

The MATE Act (H.R. 2067) would provide consistent training to prescribers of controlled medication, give them a better understanding of evidence-based addiction and treatment; improve opportunities for easier prevention, identification, and management of opioid addiction in real time; and expand the opportunity to reduce addiction-related stigma and save lives. The Opioid Prescription Verification Act (H.R. 2355) supports establishing and improving drug monitoring programs, enhancing a key tool already in place to combat the opioid epidemic. It is critical that, while supporting these tools already implemented at the state level, federal legislation does not interfere with state-based laws and regulations, particularly workers’ compensation.

Opioid misuse and addiction have worsened because of the COVID-19 pandemic. APCIA members believe that business must continue to support federal, state, and community work to combat the crisis. Last fall, The Hartford, the US Chamber, Shatterproof, ONDCP, and APCIA held a virtual event, ***Erasing the Stigma: Ending the Opioid Epidemic***, to highlight the epidemic’s deep reach into workplaces and communities. The Hartford, through its Opioid Aware Program is committed to providing companies U.S. workers, and families with support and resources, including a working toward a cultural shift necessary to neutralize addiction stigma fueling the crisis.