



General Assembly

January Session, 2001

Amendment

LCO No. 6677

Offered by:

REP. JARJURA, 74th Dist.

SEN. BOZEK, 6th Dist.

SEN. PRAGUE, 19th Dist.

To: Subst. House Bill No. 6987

File No. 280

Cal. No. 225

**"AN ACT CONCERNING HEALTH INSURANCE CLAIMS AND
PAYMENT RECOVERY."**

1 After line 270, insert the following and renumber the remaining
2 section accordingly:

3 "Sec. 6. Subsection (a) of section 38a-501 of the general statutes is
4 repealed and the following is substituted in lieu thereof:

5 (a) As used in this section, "long-term care policy" means any
6 individual health insurance policy, delivered or issued for delivery to
7 any resident of this state on or after July 1, 1986, which is designed to
8 provide, within the terms and conditions of the policy, benefits on an
9 expense-incurred, indemnity or prepaid basis for necessary care or
10 treatment of an injury, illness or loss of functional capacity provided
11 by a certified or licensed health care provider in a setting other than an
12 acute care hospital, for at least one year after a reasonable elimination
13 period. A long-term care policy shall provide benefits for confinement

14 in a nursing home or confinement in the insured's own home or both.
15 A long-term care policy shall include a waiver of premium provision
16 which, at a minimum, provides for waiver of premium when benefits
17 become payable. Any additional benefits provided shall be related to
18 long-term treatment of an injury, illness or loss of functional capacity.
19 "Long-term care policy" shall not include any such policy which is
20 offered primarily to provide basic Medicare supplement coverage,
21 basic medical-surgical expense coverage, hospital confinement
22 indemnity coverage, major medical expense coverage, disability
23 income protection coverage, accident only coverage, specified accident
24 coverage or limited benefit health coverage.

25 Sec. 7. Subsection (a) of section 38a-528 of the general statutes is
26 repealed and the following is substituted in lieu thereof:

27 (a) As used in this section, "long-term care policy" means any group
28 health insurance policy or certificate delivered or issued for delivery to
29 any resident of this state on or after July 1, 1986, which is designed to
30 provide, within the terms and conditions of the policy or certificate,
31 benefits on an expense-incurred, indemnity or prepaid basis for
32 necessary care or treatment of an injury, illness or loss of functional
33 capacity provided by a certified or licensed health care provider in a
34 setting other than an acute care hospital, for at least one year after a
35 reasonable elimination period. A long-term care policy shall provide
36 benefits for confinement in a nursing home or confinement in the
37 insured's own home or both. A long-term care policy shall include a
38 waiver of premium provision which, at a minimum, provides for
39 waiver of premium when benefits become payable. Any additional
40 benefits provided shall be related to long-term treatment of an injury,
41 illness or loss of functional capacity. "Long-term care policy" shall not
42 include any such policy or certificate which is offered primarily to
43 provide basic Medicare supplement coverage, basic medical-surgical
44 expense coverage, hospital confinement indemnity coverage, major
45 medical expense coverage, disability income protection coverage,
46 accident only coverage, specified accident coverage or limited benefit
47 health coverage."

48 In line 271, after "passage" and before the period insert ", except that
49 sections 6 and 7 shall take effect October 1, 2001"