



General Assembly

January Session, 2003

Amendment

LCO No. 5748

HB0549905748SR0

Offered by:

SEN. FASANO, 34th Dist.

To: House Bill No. 5499

File No. 628

Cal. No. 389

**"AN ACT CONCERNING HEALTH INSURANCE UNDERWRITING
AND BENEFITS."**

1 After the last section, add the following and renumber sections and
2 internal references accordingly:

3 "Sec. 501. (NEW) (*Effective October 1, 2003*) (a) Not later than January
4 1, 2004, the Insurance Commissioner shall adopt regulations, in
5 accordance with chapter 54 of the general statutes, to provide for the
6 approval and design of health insurance plans that offer flexible
7 benefits designed to reduce health insurance premiums. As used in
8 this section, "health insurance plans that offer flexible benefits
9 designed to reduce health insurance premiums" include, but are not
10 limited to: (1) Plans that offer choices between large and small
11 provider networks; (2) plans that offer different deductibles depending
12 on the health care facilities used; (3) plans that use both deductibles
13 and coinsurance; and (4) plans that offer prescription drug benefits
14 which use both deductibles and coinsurance.

15 (b) Not later than January 1, 2005, and annually thereafter, the
16 Insurance Commissioner shall submit a report to the General
17 Assembly on the number of such health insurance plans that have been
18 approved by the Insurance Commissioner, and the benefits, premiums,
19 deductibles and coinsurance that apply to each such approved plan.
20 The commissioner shall submit the report in accordance with section
21 11-4a of the general statutes."