



# Senate

General Assembly

January Session, 2005

**File No. 186**

Senate Bill No. 29

*Senate, April 6, 2005*

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the bill ought to pass.

***AN ACT REQUIRING A COST-BENEFIT ANALYSIS OF HEALTH INSURANCE BENEFITS REQUIRED IN THIS STATE.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (*Effective from passage*) (a) Not later than July 1, 2005, the  
2 Insurance Commissioner shall convene a working group to conduct a  
3 cost-benefit analysis of all benefits required to be provided in health  
4 insurance policies pursuant to chapter 700c of the general statutes. The  
5 group shall also make findings on the impact, if any, of such benefits  
6 on health insurance premiums.

7 (b) The working group shall consist of (1) the Insurance  
8 Commissioner, (2) the chairpersons and ranking members of the joint  
9 standing committee of the General Assembly having cognizance of  
10 matters relating to insurance, (3) the Managed Care Ombudsman, (4)  
11 persons selected by the commissioner who represent health insurance  
12 consumers, physicians, and health insurers and health care centers that  
13 offer health insurance policies in this state, and (5) any members of the

14 commissioner's staff deemed appropriate by the commissioner. The  
15 commissioner shall chair the working group.

16 (c) Not later than January 1, 2006, the commissioner shall submit a  
17 report on the group's findings to the joint standing committee of the  
18 General Assembly having cognizance of matters relating to insurance.  
19 The commissioner shall submit the report in accordance with section  
20 11-4a of the general statutes. The report shall include, at a minimum,  
21 the group's (1) cost-benefit analysis with respect to such required  
22 benefits, and (2) findings as to the impact, if any, of such required  
23 benefits on health insurance premiums.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section

**INS**      *Joint Favorable*

The following fiscal impact statement and bill analysis are prepared for the benefit of members of the General Assembly, solely for the purpose of information, summarization, and explanation, and do not represent the intent of the General Assembly or either House thereof for any purpose:

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**OFA Fiscal Note**

**State Impact:**

<b>Agency Affected</b>	<b>Fund-Effect</b>	<b>FY 06 \$</b>	<b>FY 07 \$</b>
Insurance Dept.; Office of Managed Care Ombudsman	IF - Cost	Potential Minimal	None

Note: IF=Insurance Fund

**Municipal Impact:** None

**Explanation**

The bill requires the Insurance Commissioner to convene a working group to conduct cost-benefit analysis of all health insurance benefits required to be provided pursuant to Chapter 700c of the C.G.S. The bill also requires the Insurance Commissioner to submit a report on the groups findings to the Insurance Committee. The Department of Insurance and the Office of the Managed Care Ombudsman could incur minimal costs in FY 06 for printing supplies, part-time staff and other expenses as a result of the bill.

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**OLR Bill Analysis**

SB 29

***AN ACT REQUIRING A COST-BENEFIT ANALYSIS OF HEALTH INSURANCE BENEFITS REQUIRED IN THIS STATE.***

**SUMMARY:**

The Office of Legislative Research does not analyze Special Acts.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable Report

Yea 12    Nay 3