



General Assembly

January Session, 2005

Raised Bill No. 6865

LCO No. 3832

03832_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT REDEFINING HEALTH INSURANCE UNDER HEALTH REINSURANCE ASSOCIATION PLANS.

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

1 Section 1. Subsection (a) of section 38a-551 of the general statutes is
2 repealed and the following is substituted in lieu thereof (*Effective July*
3 *1, 2005*):

4 (a) "Health insurance" means hospital and medical expenses
5 incurred policies written on a direct basis, nonprofit service plan
6 contracts, health care center contracts and self-insured or self-funded
7 employee health benefit plans. [The term "health insurance" for] For
8 purposes of sections 38a-505, 38a-546 and 38a-551 to 38a-559, inclusive,
9 [shall not include accident only policies, disability income policies or
10 coverages which are subject to regulation under sections 38a-19, 38a-
11 363 to 38a-388, inclusive, and 38a-663 to 38a-696, inclusive] "health
12 insurance" does not include (1) accident only, credit, dental, vision,
13 Medicare supplement, long-term care or disability insurance, hospital
14 indemnity coverage, coverage issued as a supplement to liability
15 insurance, insurance arising out of a workers' compensation or similar
16 law, automobile medical-payments insurance, or insurance under

17 which beneficiaries are payable without regard to fault and which is
 18 statutorily required to be contained in any liability insurance policy or
 19 equivalent self-insurance, or (2) policies of specified disease or limited
 20 benefit health insurance, provided: (A) The carrier offering such
 21 policies files on or before March first of each year a certification with
 22 the commissioner that contains the following: (i) a statement from the
 23 carrier certifying that such policies are being offered and marketed as
 24 supplemental health insurance and not as a substitute for hospital or
 25 medical expense insurance; and (ii) a summary description of each
 26 such policy including the average annual premium rates, or range of
 27 premium rates in cases where premiums vary by age, gender or other
 28 factors, charged for such policy in the state; and (B) for each such
 29 policy that is offered for the first time in this state on or after July 1,
 30 2005, the carrier files with the commissioner the information and
 31 statement required in subparagraph (A) of this subdivision at least
 32 thirty days prior to the date such policy is issued or delivered in this
 33 state.

This act shall take effect as follows and shall amend the following sections:		
Section 1	July 1, 2005	38a-551(a)

Statement of Purpose:

To define "health insurance" for the purposes of comprehensive health plans made available through the Health Reinsurance Association to exclude limited benefit and specified disease policies and other plans that are similarly excluded for purposes of small employer health insurance plans.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]