



General Assembly

February Session, 2006

Raised Bill No. 32

LCO No. 682

00682_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

**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, 2006, 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 Healthcare Advocate, (4) persons
11 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, 2007, 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

Statement of Purpose:

To establish a working group to conduct a cost-benefit analysis of health insurance benefits required in this state and to examine the impact such benefits have on health insurance premiums.

[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.]