



House of Representatives

General Assembly

File No. 241

January Session, 2007

Substitute House Bill No. 5303

House of Representatives, April 2, 2007

The Committee on Insurance and Real Estate reported through REP. O'CONNOR of the 35th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR SUPPLIES FOR THE TREATMENT OF LYMPHEDEMA.

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

1 Section 1. (NEW) (*Effective October 1, 2007*) Each individual health
2 insurance policy providing coverage of the type specified in
3 subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general
4 statutes delivered, issued for delivery, renewed, amended or
5 continued in this state on or after October 1, 2007, shall provide
6 coverage for supplies prescribed by a physician for the treatment of
7 lymphedema. Such supplies shall be considered durable medical
8 equipment under the policy. For the purposes of this section,
9 "lymphedema" means a chronic condition in which excess fluid or
10 lymph collects in tissues of the body and causes edema, deformity,
11 skin changes and infection in such tissues due to missing, impaired or
12 damaged channels or ducts that transport lymph.

13 Sec. 2. (NEW) (*Effective October 1, 2007*) Each group health insurance

14 policy providing coverage of the type specified in subdivisions (1), (2),
15 (4), (11) and (12) of section 38a-469 of the general statutes delivered,
16 issued for delivery, renewed, amended or continued in this state on or
17 after October 1, 2007, shall provide coverage for supplies prescribed by
18 a physician for the treatment of lymphedema. Such supplies shall be
19 considered durable medical equipment under the policy. For the
20 purposes of this section, "lymphedema" means a chronic condition in
21 which excess fluid or lymph collects in tissues of the body and causes
22 edema, deformity, skin changes and infection in such tissues due to
23 missing, impaired or damaged channels or ducts that transport lymph.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2007</i>	New section
Sec. 2	<i>October 1, 2007</i>	New section

INS *Joint Favorable Subst.*

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 chamber thereof for any purpose:

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 08 \$	FY 09 \$
State Comptroller - Fringe Benefits	None	None	None

Municipal Impact:

Municipalities	Effect	FY 08 \$	FY 09 \$
Various Municipalities	Potential Cost	Indeterminate	Indeterminate

Explanation

The bill requires certain health insurance policies to cover physician-prescribed supplies for lymphedema treatment as durable medical equipment. The Office of the State Comptroller (OSC) has indicated that these prescribed supplies are currently covered under the state employee health plans so the bill does not result in an additional cost to the state as an employer.

To the extent that the bill impacts a municipality's health insurance coverage, there could be increased costs to provide the prescribed supplies.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

OLR Bill Analysis**sHB 5303****AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR SUPPLIES FOR THE TREATMENT OF LYMPHEDEMA.****SUMMARY:**

This bill requires certain health insurance policies to cover physician-prescribed supplies for lymphedema treatment as durable medical equipment.

Lymphedema treatment includes compression therapy, which uses special bandage material and compression garments.

EFFECTIVE DATE: October 1, 2007

COVERAGE FOR LYMPHEDEMA SUPPLIES***Lymphedema Defined***

The bill defines “lymphedema” as a chronic condition in which excess lymph or fluid collects in the body’s tissues causing edema, deformity, skin changes, and infection because of missing, impaired, or damaged channels or ducts that transport the fluid.

Application

The bill applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in the state starting October 1, 2007 that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; and (4) hospital or medical services, including those HMOs provide. It does not apply to self-insured benefit plans, which are regulated under the federal Employee Retirement Income Security Act (ERISA).

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 15 Nay 4 (03/15/2007)