



General Assembly

January Session, 2007

**Committee Bill No. 6653**

LCO No. 5101

\*05101HB06653INS\*

Referred to Committee on Insurance and Real Estate

Introduced by:  
(INS)

**AN ACT CONCERNING DISCLOSURE REQUIREMENTS FOR  
MINIMUM BENEFIT HEALTH INSURANCE PLANS.**

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

1 Section 1. (NEW) (*Effective October 1, 2007*) (a) No insurer, health  
2 care center, hospital and medical service corporation or other entity  
3 delivering, issuing for delivery, renewing, continuing or amending any  
4 individual health insurance policy in this state on or after October 1,  
5 2007, shall deliver or issue for delivery in this state any policy  
6 providing minimum benefit coverage to an individual unless such  
7 insurer, center, corporation or other entity discloses, in writing, to such  
8 individual, prior to application for such policy, information with  
9 respect to coverage under such policy, a summary of the benefits  
10 offered under such policy and any limitations on such benefits.

11 (b) For the purposes of this section, "minimum benefit coverage"  
12 means an insurance policy that is designed, advertised and marketed  
13 to supplement major medical insurance and that includes accident  
14 only, dental only, vision only, disability income only, fixed or hospital  
15 indemnity, specified disease insurance, credit insurance, Taft-Hartley  
16 trusts or that covers more than a single disease or service but has an

17 aggregate limit less than one hundred thousand dollars or a per service  
18 or per condition limit of less than twenty thousand dollars.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2007	New section

**Statement of Purpose:**

To ensure that consumers who purchase or enroll in minimum benefit health insurance plans know what they are purchasing and understand the limits of the benefits made available to them.

*[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.]*

Co-Sponsors: REP. GERAGOSIAN, 25th Dist.

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