



General Assembly

January Session, 2007

**Proposed Bill No. 6659**

LCO No. 3275

Referred to Committee on Insurance and Real Estate

Introduced by:  
REP. LEONE, 148<sup>th</sup> Dist.

**AN ACT REQUIRING INSURERS TO PROVIDE A TIMELY  
EXPLANATION OF BENEFITS UNDER A HEALTH INSURANCE  
POLICY.**

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

1 That subdivision (15) of section 38a-816 of the general statutes be  
2 amended to require health insurers to provide a written explanation of  
3 benefits for claims under a health insurance policy to their insureds not  
4 later than twelve months after the date of submission of such claims.  
5 Failure to provide such explanation of benefits within such time period  
6 shall be deemed to be an unfair or deceptive act or practice in the  
7 business of insurance, which shall subject such insurer to the penalties,  
8 fines and restitution orders applicable under the provisions of part I of  
9 chapter 704 of the general statutes. Such insurer shall also remain  
10 responsible for health insurance coverage for such claim under such  
11 policy.

**Statement of Purpose:**

To require insurers to provide a written explanation of benefits under health insurance policies to their insureds not later than twelve months after the date of the submission of such claim.