



General Assembly

February Session, 2008

Raised Bill No. 5709

LCO No. 2324

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Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING ACCESS TO QUALITY AND AFFORDABLE HEALTH CARE.

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

1 Section 1. (NEW) (*Effective January 1, 2009*) (a) Notwithstanding the
2 provisions of title 38a of the general statutes, any insurer, health care
3 center, hospital service corporation, medical service corporation or
4 other entity delivering, issuing for delivery, renewing, continuing or
5 amending any individual health insurance policy or certificate in this
6 state on or after January 1, 2009, may establish not more than five
7 health insurance plans that shall be exempt from the health insurance
8 mandates required by title 38a of the general statutes.

9 (b) Such plans shall be approved by the Insurance Commissioner
10 and shall contain the following minimum coverages or benefits:

11 (1) The coverages or benefits set forth in section 38a-503c of the
12 general statutes, subsection (c) of section 38a-504 of the general statutes
13 and subsection (c) of section 38a-505 of the general statutes; or

14 (2) (A) The coverages or benefits set forth in subdivision (2) of

15 subsection (b) of section 38a-476 of the general statutes, sections 38a-
16 476b, 38a-483c, 38a-489, 38a-496, 38a-498a, 38a-502, 38a-503b and 38a-
17 503c of the general statutes, subsection (c) of section 38a-504 of the
18 general statutes and subsection (c) of section 38a-505 of the general
19 statutes; and

20 (B) Offers the following coverages or benefits set forth in sections
21 38a-488a, 38a-490 to 38a-490c, inclusive, 38a-491a, 38a-492 to 38a-493,
22 inclusive, 38a-498, 38a-503, 38a-503d, 38a-503e of the general statutes,
23 subsections (a) and (b) of section 38a-504 of the general statutes,
24 sections 38a-504a to 38a-504g, inclusive, and sections 38a-507 to 38a-
25 509, inclusive, of the general statutes as options, provided the insurer,
26 at the time of initial issuance and upon renewal, shall offer the options
27 specified in this subparagraph, including a description of the
28 coverages of benefits and the cost associated with each such coverage
29 or benefit. The insurer shall receive the acceptance or declination of the
30 options by the insured in writing.

31 (c) Notwithstanding the provisions of title 38a of the general
32 statutes, the commissioner may approve any group health insurance
33 policy or certificate that does not contain all the minimum mandated
34 coverages or benefits set forth in title 38a of the general statutes,
35 provided such policy or certificate is approved only for issue to the
36 ineligible population in the state. For the purpose of this subsection,
37 "ineligible population" means (1) part-time employees, seasonal
38 employees and independent contractors who are not eligible to
39 participate in a group health insurance policy offered by an employer
40 or in any other group health insurance policy, as determined by the
41 commissioner, and (2) retired employees under the age of sixty-five
42 who are not eligible to participate in a group health insurance policy
43 offered by a former employer or in any other group health insurance
44 policy, as determined by the commissioner.

<p>This act shall take effect as follows and shall amend the following sections:</p>
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Section 1	January 1, 2009	New section
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Statement of Purpose:

To provide access to quality and affordable health care to all residents of the state by allowing them to choose from health care options that benefit their needs.

[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.]