



General Assembly

**Substitute Bill No. 5172**

January Session, 2009

\*            HB05172INS            031209            \*

**AN ACT ESTABLISHING A CONNECTICUT CLEARINGHOUSE TO PROVIDE HEALTH INSURANCE INFORMATION TO INDIVIDUALS AND SMALL EMPLOYERS.**

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

1       Section 1. (NEW) (*Effective July 1, 2009*) (a) There is established a  
2 program which shall be known as the "Connecticut Clearinghouse", to  
3 be administered by the Health Reinsurance Association established in  
4 section 38a-556 of the general statutes, through which individuals and  
5 small employers may obtain information about available health  
6 insurance policies and health care plans.

7       (b) Said association shall, in consultation with the Insurance  
8 Commissioner, develop a web site, telephone number or other method  
9 to serve as a clearinghouse for information about individual and small  
10 employer health insurance policies and health care plans that are  
11 available to consumers in this state, including, but not limited to, the  
12 Medicaid program, the HUSKY Plan, state-administered general  
13 assistance, the Charter Oak Health Plan set forth in section 17b-311 of  
14 the general statutes, the Municipal Employee Health Insurance Plan  
15 set forth in subsection (i) of section 5-259 of the general statutes, and  
16 any individual or small employer health insurance policies or health  
17 care plans an insurer, health care center or other entity chooses to list  
18 with the Connecticut Clearinghouse.

19 (c) Such method developed pursuant to subsection (b) of this section  
20 shall use interactive tools or technology to provide a consumer with a  
21 list of health insurance policies or health care plans that, based on the  
22 responses provided by such consumer, may be appropriate for such  
23 consumer's circumstances.

24 (d) The Insurance Commissioner shall establish procedures for the  
25 Health Reinsurance Association to confirm with the Insurance  
26 Department that a policy or plan listed with the Connecticut  
27 Clearinghouse is approved to be sold in this state and that the insurer,  
28 health care center or other entity that offers such policy or plan is  
29 authorized to do business in this state. Such procedures shall include,  
30 but not be limited to, a timetable for such list to be updated on a  
31 regular basis, but not less than every ninety days.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>July 1, 2009</i>	New section

**INS**      *Joint Favorable Subst.*