



General Assembly

Substitute Bill No. 6530

January Session, 2009

* HB06530GAE 040709 *

AN ACT CONCERNING TRANSPARENCY IN HEALTH INSURANCE CLAIMS DATA.

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

- 1 Section 1. (NEW) (*Effective July 1, 2009*) (a) As used in this section:
- 2 (1) "Employer" means any person, firm, corporation, limited liability
3 company, partnership or association actively engaged in business for
4 at least three consecutive months who, on at least fifty per cent of its
5 working days during the preceding twelve months, employed more
6 than fifty full-time employees.
- 7 (2) "Governmental entity" means the state or any political
8 subdivision of the state.
- 9 (b) (1) Each insurer, health care center, hospital service corporation,
10 medical service corporation or other entity delivering, issuing for
11 delivery, renewing, amending or continuing in this state any group
12 health insurance policy shall disclose to an employer or governmental
13 entity sponsoring such policy, upon request by such employer or
14 governmental entity, the following information for the most recent
15 thirty-six month period or for the entire period of coverage, whichever
16 is shorter, in a format as set forth in subsection (c) of this section:
- 17 (A) All data on claims incurred by such policy sponsored by such

18 employer or governmental entity, including claims experience for
19 medical, dental and pharmacy benefits, as applicable;

20 (B) Premiums paid by such employer or governmental entity by
21 month; and

22 (C) The number of insureds by coverage tier by month, including,
23 but not limited to, single, two-person and family including
24 dependents.

25 (2) Such insurer, health care center, hospital service corporation,
26 medical service corporation or other entity shall not be required to
27 provide such information more than once in any twelve-month period.

28 (c) An insurer, health care center, hospital service corporation,
29 medical service corporation or other entity as specified in subsection
30 (b) of this section shall provide the information required under
31 subsection (b) of this section: (1) In a written report; (2) through an
32 electronic file transmitted by secure electronic mail or a file transfer
33 protocol site; or (3) through a secure web site or web site portal that is
34 accessible by an employer or governmental entity insured by such
35 insurer, health care center, hospital service corporation, medical
36 service corporation or other entity. All such information shall be
37 complete and include all data available to such insurer, health care
38 center, hospital service corporation, medical service corporation or
39 other entity for the time period requested.

40 (d) Nothing in this section shall require an insurer, health care
41 center, hospital service corporation, medical service corporation or
42 other entity as specified in subsection (b) of this section to disclose any
43 information required to be kept confidential by law.

44 (e) Any claim information submitted to a governmental entity in
45 accordance with this section shall be confidential by law and
46 privileged and shall not be subject to disclosure under section 1-210 of
47 the general statutes, subject to subpoena, or subject to discovery or be
48 admissible in evidence in any private civil action, except that an

49 employee organization, as defined in section 5-270 or 7-467 of the
50 general statutes, that is the exclusive bargaining representative of the
51 employees of a governmental entity shall be entitled to receive claim
52 information from such governmental entity in order to fulfill its duties
53 to bargain collectively pursuant to section 5-271 or 7-469 of the general
54 statutes.

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.*

GAE *Joint Favorable*