



General Assembly

January Session, 2009

Raised Bill No. 457

LCO No. 2410

02410_____INS

Referred to Committee on Insurance and Real Estate

Introduced by:
(INS)

AN ACT CONCERNING CONSUMER REPORT CARDS.

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

1 Section 1. Section 38a-478l of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective October 1, 2009*):

3 (a) Not later than March 15, 1999, and annually thereafter, the
4 Insurance Commissioner, after consultation with the Commissioner of
5 Public Health, shall develop and distribute a consumer report card on
6 all managed care organizations. The commissioner shall develop the
7 consumer report card in a manner permitting consumer comparison
8 across organizations.

9 (b) The consumer report card shall include (1) all health care centers
10 licensed pursuant to chapter 698a, (2) the fifteen largest licensed health
11 insurers that use provider networks and that are not included in
12 subdivision (1) of this subsection, [and] (3) the loss ratio, as defined in
13 subdivision (1) of subsection (f) of section 38a-481, of each such health
14 care center or licensed health insurer, and (4) information concerning
15 mental health services, as specified in subsection (c) of this section. The
16 insurers selected pursuant to subdivision (2) of this subsection shall be

17 selected on the basis of Connecticut direct written health premiums
18 from such network plans.

19 (c) With respect to mental health services, the consumer report card
20 shall include information or measures with respect to the percentage of
21 enrollees receiving mental health services, utilization of mental health
22 and chemical dependence services, inpatient and outpatient
23 admissions, discharge rates and average lengths of stay. Such data
24 shall be collected in a manner consistent with the National Committee
25 for Quality Assurance Health Plan Employer Data and Information Set
26 (HEDIS) measures.

27 (d) The commissioner shall test market a draft of the consumer
28 report card prior to its publication and distribution. As a result of such
29 test marketing, the commissioner may make any necessary
30 modification to its form or substance.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2009</i>	38a-478l

Statement of Purpose:

To require medical loss ratios to be included in the managed care organization consumer report card.

[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.]