



General Assembly

Amendment

January Session, 2009

LCO No. 7127

SB0082307127SD0

Offered by:
SEN. PRAGUE, 19th Dist.

To: Subst. Senate Bill No. 823

File No. 289

Cal. No. 260

"AN ACT CONCERNING REVISIONS TO THE INSURANCE STATUTES."

1 After the last section, add the following and renumber sections and
2 internal references accordingly:

3 "Sec. 501. Section 38a-519 of the general statutes is repealed and the
4 following is substituted in lieu thereof (*Effective January 1, 2010*):

5 (a) No group health insurance policy [which] that provides
6 disability income protection coverage, delivered, [or] issued for
7 delivery, renewed, amended [or renewed,] or continued in this state,
8 [on or after January 1, 1976,] and no application, rider or endorsement
9 used in connection therewith shall contain an offset proviso. [No such
10 policy in effect on January 1, 1976, and no application, rider or
11 endorsement used in connection therewith shall after January 1, 1981,
12 contain an offset proviso.] For the purposes of this section, an "offset
13 proviso" means any provision of an insurance policy [which] that
14 allows the insurer to reduce [his] its liability for loss or expense from
15 sickness or from bodily injury of the insured by reason of any increase

16 in [the] other disability benefits that occur on or after the date a claim
17 commences under [any] such policy.

18 (b) No group long-term disability income protection coverage policy
19 that is delivered, issued for delivery, renewed, amended or continued
20 in this state that contains an offset for disability benefits received by
21 the applicant or insured under the Social Security Act, as amended
22 from time to time, shall include in such offset any disability benefits
23 received under the Social Security Act, as amended from time to time,
24 by any dependent of the applicant or insured or received by such
25 applicant or insured on behalf of such dependent.

26 Sec. 502. (NEW) (*Effective January 1, 2010*) No individual long-term
27 disability income protection coverage policy that is delivered, issued
28 for delivery, renewed, amended or continued in this state that contains
29 an offset for disability benefits received by the applicant or insured
30 under the Social Security Act, as amended from time to time, shall
31 include in such offset any disability benefits received under the Social
32 Security Act, as amended from time to time, by any dependent of the
33 applicant or insured or received by such applicant or insured on behalf
34 of such dependent."