



General Assembly

Amendment

January Session, 2011

LCO No. 8640

SB0001808640HRO

Offered by:
REP. HOVEY, 112th Dist.

To: Subst. Senate Bill No. 18

File No. 114

Cal. No. 582

**"AN ACT CONCERNING APPEALS OF HEALTH INSURANCE
BENEFITS DENIALS."**

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

3 "Sec. 501. Section 38a-490 of the general statutes is repealed and the
4 following is substituted in lieu thereof (*Effective January 1, 2012*):

5 (a) [Every] Each individual health insurance policy delivered, issued
6 for delivery, renewed, amended or continued in this state, providing
7 coverage of the type specified in subdivisions (1), (2), (4), (6), (10), (11)
8 and (12) of section 38a-469 for a family member of the insured or
9 subscriber shall, as to such family members' coverage, also provide
10 that the health insurance benefits applicable for children shall be
11 payable with respect to a newly born child of the insured or subscriber
12 from the moment of birth.

13 (b) Coverage for such newly born child shall consist of coverage for
14 injury and sickness including necessary care and treatment of

15 medically diagnosed congenital defects and birth abnormalities within
16 the limits of the policy.

17 (c) If payment of a specific premium or subscription fee is required
18 to provide coverage for a child, the policy or contract may require that
19 notification of birth of such newly born child and payment of the
20 required premium or fees shall be furnished to the insurer, hospital
21 [or] service corporation, medical service corporation or health care
22 center [within thirty-one] not later than sixty-one days after the date of
23 birth in order to continue coverage beyond such [thirty-one-day] sixty-
24 one-day period, provided failure to furnish such notice or pay such
25 premium or fees shall not prejudice any claim originating within such
26 [thirty-one-day] sixty-one-day period.

27 [(d) The provisions of this section shall apply with respect to health
28 insurance policies delivered or issued for delivery in this state on or
29 after October 1, 1974, and to any health insurance policies which are
30 thereafter amended to substantially alter or change benefits or
31 coverages, and to any individual health insurance policies renewable
32 at the option of such insurance company, hospital or medical service
33 corporation or health care center which are thereafter renewed.]

34 Sec. 502. Section 38a-516 of the general statutes is repealed and the
35 following is substituted in lieu thereof (*Effective January 1, 2012*):

36 (a) Each group health insurance policy delivered, issued for
37 delivery, renewed, amended or continued in this state, providing
38 coverage of the type specified in subdivisions (1), (2), (4), (6), (11) and
39 (12) of section 38a-469 for a family member of the insured or subscriber
40 shall, as to such family members' coverage, also provide [as to such
41 family members' coverage,] that the health insurance benefits
42 applicable for children shall be payable with respect to a newly born
43 child of the insured or subscriber from the moment of birth.

44 (b) Coverage for such newly born child shall consist of coverage for
45 injury and sickness including necessary care and treatment of
46 medically diagnosed congenital defects and birth abnormalities within

47 the limits of the policy.

48 (c) If payment of a specific premium fee is required to provide
49 coverage for a child, the policy may require that notification of birth of
50 such newly born child and payment of the required premium or fees
51 shall be furnished to the insurer, hospital [or] service corporation,
52 medical service corporation or health care center [within thirty-one]
53 not later than sixty-one days after the date of birth in order to continue
54 coverage beyond such [thirty-one-day] sixty-one-day period, provided
55 failure to furnish such notice or pay such premium shall not prejudice
56 any claim originating within such [thirty-one-day] sixty-one-day
57 period.

58 [(d) The provisions of this section shall apply with respect to health
59 insurance policies delivered or issued for delivery in this state on or
60 after October 1, 1974, and to any health insurance policies which are
61 thereafter amended to substantially alter or change benefits or
62 coverages.] "