
OLR Bill Analysis

sHB 6320

AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF ORALLY AND INTRAVENOUSLY ADMINISTERED MEDICATIONS.

SUMMARY:

This bill requires certain health insurance policies that cover intravenously administered medications to (1) treat or (2) provide palliation or therapeutic intervention to prevent disabling or life-threatening chronic diseases to cover, on at least as favorable a basis, orally administered medications used for the same purposes. The bill applies to individual and group policies issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including coverage under an HMO plan. It applies to coverage provided by an insurance company, HMO, or other insurer.

Due to the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2014

BACKGROUND

Related Federal Law

The Affordable Care Act (P.L. 111-148) allows a state to require health plans sold through its exchange to offer benefits beyond those already included in its “essential health benefits,” but the act requires the state to defray the cost of these additional benefits. The requirement applies to mandates enacted after December 31, 2011. As a result, the state would be required to pay the insurance carrier or enrollee to defray the cost of any new benefits mandated after this date.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 16 Nay 3 (02/14/2013)