



General Assembly

February Session, 2014

Raised Bill No. 176

LCO No. 1202



Referred to Committee on AGING

Introduced by:
(AGE)

**AN ACT CONCERNING THE PURCHASE OF MEDICARE
SUPPLEMENT POLICIES BY QUALIFIED MEDICARE
BENEFICIARIES.**

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

1 Section 1. Section 38a-495c of the general statutes is repealed and the
2 following is substituted in lieu thereof (*Effective July 1, 2014*):

3 (a) Each insurance company, fraternal benefit society, hospital
4 service corporation, medical service corporation, health care center or
5 other entity in this state that delivers, issues for delivery, continues or
6 renews any Medicare supplement insurance policies or certificates
7 shall base the premium rates charged on a community rate. Such rate
8 shall not be based on age, gender, previous claims history or the
9 medical condition of the person covered by such policy or certificate.
10 Except as provided in subsection (c) of this section, coverage shall not
11 be denied on the basis of age, gender, previous claim history or the
12 medical condition of the person covered by such policy or certificate.

13 (b) Nothing in this section shall prohibit an insurance company,
14 fraternal benefit society, hospital service corporation, medical service

15 corporation, health care center or other entity in this state issuing
16 Medicare supplement insurance policies or certificates from using its
17 usual and customary underwriting procedures, provided no such
18 company, society, corporation, center or other entity shall issue a
19 Medicare supplement policy or certificate based on the age, gender,
20 previous claims history or the medical condition of the applicant.

21 (c) Nothing in this section shall prohibit an insurance company,
22 fraternal benefit society, hospital service corporation, medical service
23 corporation, health care center or other entity in this state when
24 granting coverage under a Medicare supplement policy or certificate
25 from excluding benefits for losses incurred within six months from the
26 effective date of coverage based on a preexisting condition, in
27 accordance with section 38a-495a and the regulations adopted
28 pursuant to section 38a-495a.

29 (d) Each insurance company, fraternal benefit society, hospital
30 service corporation, medical service corporation, health care center or
31 other entity in the state issuing Medicare supplement policies or
32 certificates for plan "A", "B" or "C", or any combination thereof, to
33 persons eligible for Medicare by reason of age, shall offer for sale the
34 same such policies or certificates to persons eligible for Medicare by
35 reason of disability.

36 (e) To the extent permissible by federal law, each insurance
37 company, fraternal benefit society, hospital service corporation,
38 medical service corporation, health care center or other entity in the
39 state issuing Medicare supplement policies or certificates for plan "A",
40 "B" or "C", or any combination thereof, may deliver or issue for
41 delivery such policy to a qualified Medicare beneficiary, as defined in
42 42 USC 1396d(p).

43 [(e)] (f) Each insurance company, fraternal benefit society, hospital
44 service corporation, medical service corporation, health care center or
45 other entity in the state issuing Medicare supplement policies or
46 certificates shall make all necessary arrangements with the Medicare

47 Part B carrier and all Medicare Part A intermediaries to allow for the
48 forwarding, to the issuing entity, of all Medicare claims containing the
49 name of the entity issuing a Medicare supplement policy or certificate
50 and the identification number of an insured. The entity issuing the
51 Medicare supplement policy or certificate shall process all benefits
52 available to an insured from a Medicare claim so forwarded, without
53 requiring any additional action on the part of the insured.

54 [(f)] (g) The Insurance Commissioner may adopt regulations, in
55 accordance with chapter 54, to implement this section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	July 1, 2014	38a-495c

AGE *Joint Favorable*