

Amendment

February Session, 2014

LCO No. 3421

SB0001103421SR0

Offered by:

SEN. KELLY, 21st Dist.

To: Subst. Senate Bill No. 11

File No. 8

Cal. No. 44

"AN ACT CONCERNING THE DUTIES OF THE CONNECTICUT HEALTH INSURANCE EXCHANGE."

- 1 After the last section, add the following and renumber sections and 2 internal references accordingly:
- "Sec. 501. Section 38a-1092 of the 2014 supplement to the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1, 2014*):
- 6 (a) (1) Not later than March 31, 2014, and quarterly thereafter, the 7 [Connecticut Health Insurance Exchange board of 8 established pursuant to section 38a-1081,] board shall report to the joint standing committees of the General Assembly having cognizance 10 of matters relating to public health, human services and insurance 11 concerning health care services provided through the exchange. Such 12 reports shall include: [(1)] (A) The number of persons in households 13 with incomes from one hundred thirty-three per cent up to one hundred fifty per cent of the federal poverty level who were enrolled 14

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in a qualified health plan at any time on or after January 1, 2014; [(2)]

(B) the number of persons in households with incomes from one hundred fifty per cent up to and including two hundred per cent of the federal poverty level who were enrolled in a qualified health plan at any time on and after January 1, 2014; [(3)] (C) the number of persons in households with incomes from one hundred thirty-three per cent up to and including two hundred per cent of the federal poverty level who have been continuously enrolled in a qualified health plan during the current calendar year; [(4)] (D) the number of persons in households with incomes from one hundred thirty-three per cent up to and including two hundred per cent of the federal poverty level who were enrolled in a qualified health plan and who subsequently became eligible to receive benefits under the Medicaid program or whose household income increased to more than two hundred per cent of the federal poverty level; [(5)] (E) the number of persons in households with incomes from one hundred thirty-three per cent up to and including two hundred per cent of the federal poverty level who experienced a gap in health care coverage; [(6)] (F) the cost to the state of providing health care services to persons identified in <u>subparagraph</u> (E) of this subdivision [(5) of this subsection] and the cost to such persons to access health care coverage through the exchange; [(7)] (G) the cost of the second-lowest-priced silver premium plan in the exchange; and [(8)] (H) any other information that said board believes would be necessary to allow said committees to evaluate the cost and benefits of a basic health plan.

[(b)] (2) The [Connecticut Health Insurance Exchange board of directors] board shall include in the first quarterly report submitted each year to said committees in accordance with [subsection (a) of this section] subdivision (1) of this subsection, the number of persons in households with incomes from one hundred thirty-three up to and including two hundred per cent of the federal poverty level who were enrolled in a qualified health plan at the end of the previous calendar year.

(b) Not later than July 31, 2014, and monthly thereafter, the board

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49 shall report to the joint standing committees of the General Assembly 50 having cognizance of matters relating to public health, human services 51 and insurance concerning health care services provided through the 52 exchange. Such reports shall include: (1) The number of individuals 53 who enrolled in Medicaid in the prior month through the exchange; (2) 54 the number of individuals who enrolled in a qualified health plan in 55 the prior month through the exchange and which plans such individuals selected; (3) whether each individual reported enrolled 56 under subdivision (1) or (2) of this subsection was insured 57 immediately prior to such enrollment and if so, the source of such 58 59 insurance; and (4) the number of individuals enrolled in the prior 60 month through the exchange who were eligible for a federal subsidy.

- 61 (c) Not later than September 30, 2014, and quarterly thereafter, the board shall report to the joint standing committees of the General 62 Assembly having cognizance of matters relating to public health, 63 human services and insurance concerning the status of the exchange's 64 65 data privacy protections and the exchange's success rate in ensuring that personally identifiable information is not released and that the 66 67 disclosure of information pursuant to sections 38a-1090 and 38a-1091 is 68 performed in accordance with said sections.
- 69 (d) The reports required under subsections (a) to (c), inclusive, of this section, may be combined, where applicable.
- Sec. 502. Section 38a-1080 of the 2014 supplement to the general statutes is repealed and the following is substituted in lieu thereof (*Effective July 1, 2014*):
- For purposes of sections 38a-1080 to [38a-1091] <u>38a-1092</u>, inclusive, as amended by this act:
- 76 (1) "Board" means the board of directors of the Connecticut Health 77 Insurance Exchange;
- 78 (2) "Commissioner" means the Insurance Commissioner;

79 (3) "Exchange" means the Connecticut Health Insurance Exchange 80 established pursuant to section 38a-1081;

- 81 (4) "Affordable Care Act" means the Patient Protection and
- 82 Affordable Care Act, P.L. 111-148, as amended by the Health Care and
- 83 Education Reconciliation Act, P.L. 111-152, as both may be amended
- 84 from time to time, and regulations adopted thereunder;
- 85 (5) (A) "Health benefit plan" means an insurance policy or contract
- 86 offered, delivered, issued for delivery, renewed, amended or
- 87 continued in the state by a health carrier to provide, deliver, pay for or
- 88 reimburse any of the costs of health care services.
- 89 (B) "Health benefit plan" does not include:
- 90 (i) Coverage of the type specified in subdivisions (5), (6), (7), (8), (9),
- 91 (14), (15) and (16) of section 38a-469 or any combination thereof;
- 92 (ii) Coverage issued as a supplement to liability insurance;
- 93 (iii) Liability insurance, including general liability insurance and
- 94 automobile liability insurance;
- 95 (iv) Workers' compensation insurance;
- 96 (v) Automobile medical payment insurance;
- 97 (vi) Credit insurance;
- 98 (vii) Coverage for on-site medical clinics; or
- 99 (viii) Other similar insurance coverage specified in regulations
- issued pursuant to the Health Insurance Portability and Accountability
- 101 Act of 1996, P.L. 104-191, as amended from time to time, under which
- 102 benefits for health care services are secondary or incidental to other
- insurance benefits.
- 104 (C) "Health benefit plan" does not include the following benefits if

they are provided under a separate insurance policy, certificate or contract or are otherwise not an integral part of the plan:

- 107 (i) Limited scope dental or vision benefits;
- 108 (ii) Benefits for long-term care, nursing home care, home health 109 care, community-based care or any combination thereof; or
- (iii) Other similar, limited benefits specified in regulations issued pursuant to the Health Insurance Portability and Accountability Act of 112 1996, P.L. 104-191, as amended from time to time;
- 113 (iv) Other supplemental coverage, similar to coverage of the type 114 specified in subdivisions (9) and (14) of section 38a-469, provided 115 under a group health plan.
- 116 (D) "Health benefit plan" does not include coverage of the type 117 specified in subdivisions (3) and (13) of section 38a-469 or other fixed 118 indemnity insurance if (i) such coverage is provided under a separate 119 insurance policy, certificate or contract, (ii) there is no coordination 120 between the provision of the benefits and any exclusion of benefits 121 under any group health plan maintained by the same plan sponsor, 122 and (iii) the benefits are paid with respect to an event without regard 123 to whether benefits were also provided under any group health plan 124 maintained by the same plan sponsor;
 - (6) "Health care services" has the same meaning as provided in section 38a-478;
- (7) "Health carrier" means an insurance company, fraternal benefit society, hospital service corporation, medical service corporation health care center or other entity subject to the insurance laws and regulations of the state or the jurisdiction of the commissioner that contracts or offers to contract to provide, deliver, pay for or reimburse any of the costs of health care services;
- 133 (8) "Internal Revenue Code" means the Internal Revenue Code of

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134 1986, or any subsequent corresponding internal revenue code of the

- 135 United States, as amended from time to time;
- 136 (9) "Person" has the same meaning as provided in section 38a-1;
- 137 (10) "Qualified dental plan" means a limited scope dental plan that has been certified in accordance with subsection (e) of section 38a-1086:
- has been certified in accordance with subsection (e) of section 38a-1086;
- 139 (11) "Qualified employer" has the same meaning as provided in 140 Section 1312 of the Affordable Care Act;
- 141 (12) "Qualified health plan" means a health benefit plan that has in
- 142 effect a certification that the plan meets the criteria for certification
- 143 described in Section 1311(c) of the Affordable Care Act and section
- 144 38a-1086;
- 145 (13) "Qualified individual" has the same meaning as provided in
- 146 Section 1312 of the Affordable Care Act;
- 147 (14) "Secretary" means the Secretary of the United States
- 148 Department of Health and Human Services;
- 149 (15) "Small employer" has the same meaning as provided in section
- 150 38a-564."

This act shall take effect as follows and shall amend the following	
sections:	

Sec. 501	July 1, 2014	38a-1092
Sec. 502	July 1, 2014	38a-1080