



OLR BACKGROUNDER: HEALTH INSURANCE PROVIDER AND FACILITY MANDATES OLR BACKGROUNDER: HEALTH INSURANCE PROVIDER AND FACILITY MANDATES

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PROVIDER AND FACILITY MANDATES

In Connecticut, health insurance mandates are contained in Chapter 700c of the general statutes.

Connecticut has more than 30 provider mandates and more than 10 facility mandates.

ISSUE

Describe Connecticut health insurance provider and facility mandates. This report updates OLR Report [2008-R-0138](#). **This report has been updated by OLR Report [2022-R-0100](#).**

SUMMARY

By law, health insurance policies must provide coverage for certain types of providers, facilities, and services. These requirements are called “mandates.”

Health insurance policies must provide coverage for a covered service when performed by certain health care providers. For example, Connecticut law requires health insurance policies to provide coverage for services performed by certified nurse practitioners when the services are within their scope of practice and would be covered if provided by a licensed physician ([CGS § 38a-499](#)). This is called a provider mandate. Table 1 provides a list of provider mandates.

Health insurance policies must cover certain services when performed at certain health care facilities. For example, Connecticut law requires comprehensive health care plans to cover a minimum of 45 days of treatment at a licensed alcohol treatment facility ([CGS § 38a-553\(a\)\(18\)](#)). This is called a facility mandate. Table 2 provides a list of facility mandates.

(Health insurance policies must also cover certain health services such as mammograms. This is called a service or benefit mandate. OLR Reports [2015-R-](#)



[0188](#) and [2015-R-0272](#), respectively, explain and list Connecticut health insurance benefit mandates.)

Not all mandates apply to every insurance policy, provider, or facility. In addition, because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans. For more information about ERISA preemption, see OLR Report [2005-R-0753](#).

Table 1: Connecticut Health Insurance Mandated Providers, as of January 1, 2016

CGS §	Provider	Covered Services
38a-488a & 38a-514	Licensed physician	Diagnosis and treatment of mental or nervous conditions
	Licensed psychiatrist	
	Licensed psychologist	
	Licensed clinical social worker	
	Independent social worker certified before October 1, 1990	
	Licensed marital and family therapist	
	Marital and family therapist certified before October 1, 1992	
	Licensed alcohol and drug counselor	
	Certified alcohol and drug counselor	
	Licensed professional counselor	
Licensed advanced practice registered nurse (PA 15-226 , effective January 1, 2016)		
38a-488b & 38a-514b	Licensed physician	Diagnosis and treatment of autism spectrum disorder, including behavioral therapy
	Certified behavior analyst	
	Licensed psychologist	
	Licensed psychiatrist	
	Licensed physical therapist	
	Licensed Speech and Language Pathologist	
Licensed occupational therapist		
38a-490a & 38a-516a	Licensed physician	Early intervention services
	Licensed psychologist	
	Special education specialist	
	Licensed occupational therapist	
	Licensed physical therapist	
	Social worker	
	Nurse	
	Dietary or nutritional counselor	

Table 1 (continued)

38a-491 & 38a-517	Licensed dentist	Dental services

Table 1 (continued)

CGS §	Provider	Covered Services
38a-492e & 38a-518e	Certified, registered, or licensed health care professional trained in diabetes care and management	Diabetes care and management
38a-492i & 38a-518i	Pain management specialist (i.e., a physician who is credentialed by the American Academy of Pain Management or who is a board-certified anesthesiologist, physiatrist, neurologist, oncologist or radiation oncologist with additional training in pain management)	Diagnosis and treatment of pain
38a-496 & 38a-524	Licensed occupational therapist	Occupational therapy
38a-499 & 38a-526	Licensed physician assistant Certified nurse practitioner Certified psychiatric-mental health clinical nurse specialist Certified nurse-midwife	General health services
38a-503b & 38a-530b	Licensed obstetrician-gynecologist Licensed nurse-midwife Licensed advanced practice registered nurse	Pregnancy and obstetric and gynecological services; general health services within provider scope of practice
38a-504	Licensed physician	Routine patient care provided as part of a clinical trial
38a-507 & 38a-534	Licensed chiropractor	Chiropractic services
38a-523	Licensed physician Licensed physical therapist Licensed occupational therapist Licensed nurse Licensed psychologist Licensed audiologist Licensed speech therapist Social worker Certified respiratory therapist	Comprehensive rehabilitation services (these services must be offered as an optional benefit for group health insurance)

Table 1 (continued)

CGS §	Provider	Covered Services
38a-553	Licensed physician	General services provided under comprehensive health care plans
	Registered nurse	
	Social worker	
	Licensed physical therapist	

Table 2: Connecticut Health Insurance Facility Mandates, as of January 1, 2016

CGS §	Facility
38a-488a & 38a-514	Licensed Hospital or Clinic
	Child guidance clinic
	Residential treatment facility
	Nonprofit licensed adult psychiatric clinic
	Psychiatric residential treatment facilities
38a-498b & 38a-525b	State Mobile Field Hospital (formerly known as Critical Access Hospitals)
38a-502 & 38a-529	State Veterans' Home
38a-523	Comprehensive Rehabilitation Facility (Optional Benefit for group health insurance that insurers must offer)
38a-553	Hospital
	Skilled nursing facility
	Licensed alcohol treatment facility

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