



General Assembly

February Session, 2016

Raised Bill No. 374

LCO No. 1337



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT PROHIBITING HEALTH INSURERS FROM RESTRICTING OR REDUCING COVERED BENEFITS FOR INSURED'S DIAGNOSED WITH A TERMINAL CONDITION.

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

1 Section 1. (NEW) (*Effective October 1, 2016*) No health insurance
2 company, health care center, fraternal benefit society, hospital service
3 corporation, medical service corporation or other entity that delivers,
4 issues for delivery, renews, amends or continues a health insurance
5 policy providing coverage of the types specified in subdivisions (1),
6 (2), (3), (4), (10), (11), (12), (13) and (16) of section 38a-469 of the general
7 statutes in this state shall restrict or reduce coverage for an insured,
8 based on an insured's diagnosis of a terminal condition, for any
9 service, treatment, prescription drug or device that is a covered benefit
10 and is (1) consistent with best practices for the care or treatment of a
11 disease, illness or condition, (2) prescribed as medically appropriate by
12 the insured's treating health care provider, or (3) supported by peer-
13 reviewed medical literature generally recognized by the relevant
14 medical community for use in the care or treatment of a disease, illness
15 or condition. As used in this section, "terminal condition" means an

16 incurable or irreversible disease, illness or medical condition that a
17 physician has diagnosed as expected to result in death in twenty-four
18 months or less.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2016	New section

Statement of Purpose:

To prohibit the restriction or reduction of coverage for a covered benefit for insureds diagnosed with a terminal condition.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]