



# House of Representatives

General Assembly

**File No. 216**

January Session, 2017

House Bill No. 5963

*House of Representatives, March 27, 2017*

The Committee on Insurance and Real Estate reported through REP. SCANLON of the 98th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

***AN ACT CONCERNING TREATMENT OR CARE PROVIDED BY  
RELIGIOUS NONMEDICAL PROVIDERS UNDER HEALTH  
INSURANCE POLICIES OR HEALTH BENEFIT PLANS.***

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

1 Section 1. (NEW) (*Effective October 1, 2017*) (a) As used in this  
2 section, "religious nonmedical provider" means a provider who  
3 provides no medical care and who provides only religious nonmedical  
4 treatment or care.

5 (b) Nothing in chapter 700c or 700d of the general statutes shall be  
6 construed to:

7 (1) Limit the right of a health insurance company, health care center,  
8 hospital service corporation, medical service corporation or other  
9 entity that delivers, issues for delivery, renews, amends or continues a  
10 health insurance policy or health benefit plan in this state to include  
11 religious nonmedical providers as in-network providers;

12 (2) Require any such company, center, corporation or other entity to

13 exclude religious nonmedical providers from its provider network on  
 14 the basis that the religious nonmedical providers do not provide  
 15 medical or other data required from health care providers, if such data  
 16 are inconsistent with the religious nonmedical treatment or care  
 17 provided by the religious nonmedical provider;

18 (3) Require any such company, center, corporation or other entity to  
 19 use medically based eligibility standards or criteria to decide the  
 20 provider status of a religious nonmedical provider or to decide an  
 21 insured's or enrollee's access to a religious nonmedical provider;

22 (4) Require, notwithstanding sections 38a-591a to 38a-591n,  
 23 inclusive, of the general statutes, any such company, center,  
 24 corporation or other entity to use medical professionals or criteria for a  
 25 utilization review of a benefit request for a religious nonmedical  
 26 provider or for a grievance of an adverse determination or a final  
 27 adverse determination involving a benefit request for a religious  
 28 nonmedical provider; or

29 (5) Compel an insured or enrollee to undergo a medical examination  
 30 or test as a condition of receiving coverage for treatment or care  
 31 provided by a religious nonmedical provider.

|   |                 |             |
|---|-----------------|-------------|
| This act shall take effect as follows and shall amend the following sections: |                 |             |
| Section 1   | October 1, 2017 | New section |

**INS**      *Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

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***OFA Fiscal Note******State Impact:*** None***Municipal Impact:*** None***Explanation***

The bill is not anticipated to result in a fiscal impact to the state employee and retiree health plan or municipal health plans as the bill does not require health plans to include religious non-medical providers in their network. In addition, in practice health plan carriers, including those in the state plan, only include licensed providers in their networks. The state does not currently license religious non-medical providers. Lastly, the state health plan only provides coverage for care deemed "medically necessary"; the provisions of the bill restrict the services of the religious provider to non-medical in nature and therefore would not be covered by the plan.

***The Out Years******State Impact:*** None***Municipal Impact:*** None

**OLR Bill Analysis****HB 5963*****AN ACT CONCERNING TREATMENT OR CARE PROVIDED BY RELIGIOUS NONMEDICAL PROVIDERS UNDER HEALTH INSURANCE POLICIES OR HEALTH BENEFIT PLANS.*****SUMMARY**

This bill allows health carriers (e.g., insurers and HMOs) to include religious nonmedical providers in their provider networks. Under the bill, a “religious nonmedical provider” provides only religious nonmedical treatment or care and does not provide medical care.

The bill specifies that state health insurance laws do not require health carriers to:

1. exclude religious nonmedical providers from their provider networks because they do not provide medical or other data required from health care providers,
2. use medically based eligibility criteria to determine a provider’s status as a religious nonmedical provider or an enrollee’s access to such a provider,
3. use medical professionals or criteria for utilization reviews or grievance determinations involving a benefit request for a religious nonmedical provider, or
4. compel an enrollee to undergo a medical examination or test as a condition of receiving coverage for services provided by a religious nonmedical provider.

The bill applies to health insurers, HMOs, hospital and medical service corporations, and other entities that deliver, renew, amend, or continue health insurance policies or benefit plans in Connecticut.

EFFECTIVE DATE: October 1, 2017

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 20 Nay 0 (03/07/2017)