
OLR Bill Analysis

sSB 206

AN ACT AUTHORIZING PREGNANCY AS A QUALIFYING EVENT FOR SPECIAL ENROLLMENT PERIODS FOR CERTAIN INDIVIDUALS.

SUMMARY

This bill requires certain health insurance plans to provide a special enrollment period to eligible pregnant women who do not have insurance that covers the federal Affordable Care Act's (ACA) minimum essential health benefits or otherwise meets the minimum coverage requirements in state law. A special enrollment period is a time outside of open-enrollment when eligible individuals may apply for health insurance.

Under the bill, a special enrollment period must be offered to a pregnant woman within 30 days after the pregnancy began, as certified by a licensed care provider acting within his or her scope of practice; and coverage must begin on the first of the month in which she receives the certification.

The bill also (1) does not prohibit any person from enrolling in an individual health insurance policy on or off the health insurance exchange and (2) makes conforming changes, including requiring plans subject to the ACA to conform special enrollment periods to federal requirements.

The bill applies to all individual health plans subject to the ACA; plans offered by health care centers (i.e., HMOs); and hospital and medical service corporation contracts. However, it does not apply to (1) group hospitalization, medical, and surgical insurance plans (i.e., group health insurance plans); (2) certain group plans procured by the comptroller for state employees; or (3) fully insured municipal group health insurance plans.

The bill also makes conforming changes.

EFFECTIVE DATE: January 1, 2019

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Substitute

Yea 18 Nay 3 (03/20/2018)