
OLR Bill Analysis

HB 5521

AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR PREEXISTING CONDITIONS.

SUMMARY

This bill prohibits short-term health insurance policies issued on a nonrenewable basis for a term of six months or less from containing a preexisting condition provision. The law already prohibits other individual and group health insurance policies and HMO contracts from imposing a preexisting condition provision. A preexisting condition provision limits or excludes coverage for preexisting conditions.

The bill redefines the term “preexisting condition provision” to include preexisting conditions whether or not medical advice, diagnosis, care, or treatment was recommended or received before the coverage effective date. Current law limits the provision to preexisting conditions for which medical advice, diagnosis, care, or treatment was recommended or received.

Lastly, the bill repeals provisions that mandate coverage for breast cancer survivors, which are rendered unnecessary due to the change in the definition of preexisting condition provision.

EFFECTIVE DATE: January 1, 2020

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 18 Nay 1 (03/14/2019)