

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: SB-38

AN ACT REDUCING THE TIME FRAME FOR URGENT CARE ADVERSE DETERMINATION REVIEW REQUESTS AND EXPEDITED EXTERNAL

Title: REVIEWS.

Vote Date: 3/14/2019

Vote Action: Joint Favorable

PH Date: 2/7/2019

File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee

Sen. Martin M. Looney, 11th Dist.

REASONS FOR BILL:

Reduces the time-frame for determining urgent care adverse determination review requests from seventy-two hours to forty-eight hours.

RESPONSE FROM ADMINISTRATION/AGENCY:

[State of Connecticut Insurance Department](#) states that they cannot provide substantive comments on bills that are in the concept phase but will review bills when they are fully drafted.

NATURE AND SOURCES OF SUPPORT:

[Sen. Martin M. Looney, 11th Dist.](#) Supports this bill because seventy-two hours to respond to an urgent care request can put a patient in danger. He states he has proposed a twenty-four hour timeframe in the past which the American Medical Association and the American Hospital Association included in their joint policy goals. The change to forty-eight hours is a significant improvement from current state law.

[Connecticut State Medical Society](#) supports this bill because waiting three days for urgent care reviews is too long. There are times when a patient could be waiting up to nine days

because of added reviews to receive a coverage decision for necessary care, which is not acceptable.

[Milton Armm, M.D.](#) supports this bill as it requires the insurance industry to provide proof when their determinations challenge medical decisions of physicians. The bill tries to amend the Utilization Review Statutes to that each health care service is medically necessary and proving otherwise should be determined prior to denying a coverage of service.

[Melissa Marshall, CT Cross Disability Lifespan Alliance](#) supports this bill because it will help people with disabilities lead high quality productive lives and provide them with higher quality healthcare they are receiving now.

NATURE AND SOURCES OF OPPOSITION:

[Connecticut Association of Health Plans](#) oppose this bill because it will increase the denials because most of the time the carriers wait for more information from the provider. The seventy-two hour standard is set for in the Affordable Care Act.

[Michelle Rakebrand, Connecticut Business and Industry Association](#) oppose this bill because the reduction of time would require additional resources which would come at an additional cost to employers and individuals.

Reported by: Greg Castelli

Date: 3/25/19