OLR Bill Analysis
HB 6087

AN ACT RESTRICTING THE USE OF PRIOR CLAIMS FOR NALOXONE HYDROCHLORIDE.

SUMMARY

This bill prohibits certain health carriers (e.g., insurers and HMOs) from discriminating against an individual based on a prior claim for naloxone hydrochloride. Prohibited discrimination includes such things as discriminating in terms of policy premiums or rates, covered benefits, or policy terms and conditions. (Naloxone hydrochloride is an opioid antagonist used for treating a drug overdose.)

The bill applies to each insurer, HMO, hospital or medical service corporation, fraternal benefit society, or other entity that delivers, issues, renews, amends, or continues individual or group health insurance policies in Connecticut that cover (1) basic hospital expenses, (2) basic medical-surgical expenses, (3) major medical expenses, or (4) hospital or medical services. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2020

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable
Yea 19  Nay 0  (03/14/2019)