Insurance and Real Estate Committee

MEETING MINUTES

Thursday, January 24, 2019

11:00 AM in Room 2D of the LOB

The meeting was called to order at 11:06 AM by Chairman, Sen. Lesser M. S09.

The following committee members were present:

Senators: Cassano S. S04; Hartley J. S15; Kelly K. S21; Lesser M. S09

Representatives: Dathan L. 142; de la Cruz J. 041; Delnicki T. 014; Floren L. 149; Hughes A. 135; O'Neill A. 069; Pavalock-D'Amato C. 077; Polletta J. 068; Riley E. 046; Rosario C. 128; Scanlon S. 098; Turco G. 027; Vail K. 052

Absent were:

Senators: 

Representatives: 

Sen. Lesser, M S09 convened the meeting.


Sen. Lesser, M S09 is looking forward to the session and the large amount of public policy challenges and in turn tackling those challenges. Also made it known that this will not be the last meeting where the committee can raise concepts. Also opened the floor for remarks by chairs.

Sen. Kelly, K S21 mentioned his excitement for another session on this committee, citing interesting and challenging number of initiatives facing the committee. Also recognized the promises of ACA not being met, urged his hopes that the committee will be working in a bi-partisan manner to service the people of this state best.

Rep. Pavalock-D’Amato, C 77 thanks everyone for coming and said she is excited for the session.

Sen. Lesser, M S09 entertained a motion by Rep. Scanlon, S 98 and seconded by Rep. Hughes, A 135 to raise the following concepts:

CONCEPTS TO BE RAISED
1. AAC a Public Option for Health Care
2. AAC a Reduction in the Cost of Health Insurance
3. AAC Retirement Security
4. AAC Disabled Veterans’ Retirement
5. AAC Crumbling Foundations
6. AAC Insurance Industry Workforce Development
7. AA Modifying Required Health Insurance Coverage for Infertility
8. AAC Mental Health Parity
9. AAC Long-Term Care Insurance
10. AA Prohibiting Insurance Companies from Using Gender as a Factor in Underwriting or Rating Private Passenger Nonfleet Automobile Insurance Policies
11. AAC Reimbursement Rates Paid by Health Carriers to Hospitals
12. AAC Insurance and Climate Change
13. AAC Insurance for Certain Short-Term Rental Properties
14. AAC Genetic Testing and Life Insurance
15. AAC Explanations of Benefits
16. AAC Prescription Drugs
17. AAC High Deductible Health Plans

Sen. Kelly, K S21 mentioned that voting to raise these concepts at the time does not necessarily mean you agree or disagree with them but rather are just voting for them to be raised.

Rep. Pavalock-D’Amato, C 77 agreed with Sen. Kelly. Also stated unfamiliarity with concept #10 and asked for a transparent review of what it entails.

Sen. Lesser, M S09 discussed in regards to #10 that certain property and casualty insurance rates, especially in automobile insurance, have been reported much higher for women. It is being raised to decide if its implementation is necessary for this state.

The motion was passed by a voice vote
Sen. Lesser, M S09 entertained a motion by Rep. Scanlon, S 98 and seconded by Sen. Kelly, K S21 to have a subject matter public hearing on the following proposed bills:

PROPOSED BILLS TO BE RESERVED FOR SUBJECT MATTER HEARING

1. Proposed S.B. No. 15 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR MOTORIZED WHEELCHAIRS AND REPAIRS THERETO. (INS)
2. Proposed S.B. No. 28 AN ACT CONCERNING REIMBURSEMENTS UNDER CERTAIN HIGH DEDUCTIBLE HEALTH PLANS. (INS)
3. Proposed S.B. No. 29 AN ACT CONCERNING THE BURDEN OF PROOF DURING ADVERSE DETERMINATION AND UTILIZATION REVIEWS. (INS)
4. **Proposed S.B. No. 30** AN ACT PROHIBITING COPAYMENT ACCUMULATOR PROGRAMS. (INS)

5. **Proposed S.B. No. 31** AN ACT CONCERNING SURPRISE MEDICAL BILLS FOR LABORATORY SERVICES. (INS)

6. **Proposed S.B. No. 33** AN ACT CONCERNING HEALTH INSURANCE COVERAGE OF ORALLY AND INTRAVENOUSLY ADMINISTERED PRESCRIPTION DRUGS. (INS)

7. **Proposed S.B. No. 34** AN ACT CONCERNING SHORT-TERM HEALTH INSURANCE. (INS)

8. **Proposed S.B. No. 36** AN ACT PROHIBITING HEALTH CARRIERS FROM REQUIRING THE USE OF STEP THERAPY FOR CERTAIN PRESCRIPTION DRUGS. (INS)

9. **Proposed S.B. No. 37** AN ACT REQUIRING HEALTH INSURANCE COVERAGE OF PRESCRIBED DRUGS DURING ADVERSE DETERMINATION REVIEWS AND EXTERNAL REVIEW PROCESSES. (INS)

10. **Proposed S.B. No. 38** AN ACT REDUCING THE TIME FRAME FOR URGENT CARE ADVERSE DETERMINATION REVIEW REQUESTS. (INS)

11. **Proposed S.B. No. 39** AN ACT LIMITING CHANGES TO PRESCRIPTION DRUG FORMULARIES DURING THE TERM OF CERTAIN HEALTH INSURANCE POLICIES. (INS)

12. **Proposed S.B. No. 40** AN ACT REQUIRING SITE-NEUTRAL PAYMENTS FOR HEALTH CARE SERVICES. (INS)

13. **Proposed S.B. No. 41** AN ACT PROHIBITING DISCRETIONARY CLAUSES IN HEALTH INSURANCE AND DISABILITY INCOME POLICIES. (INS)

14. **Proposed S.B. No. 42** AN ACT CONCERNING COST-SHARING UNDER HEALTH INSURANCE POLICIES. (INS)

15. **Proposed S.B. No. 43** AN ACT PROHIBITING HEALTH CARRIERS FROM DENYING COVERAGE FOR CERTAIN COVERED BENEFITS PROVIDED IN HOSPITAL EMERGENCY ROOMS. (INS)

16. **Proposed S.B. No. 87** AN ACT PROHIBITING DISCRETIONARY CLAUSES IN DISABILITY INCOME INSURANCE POLICIES. (INS)

17. **Proposed H.B. No. 5211** AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR SMITH-MAGENIS SYNDROME. (INS)

18. **Proposed H.B. No. 5213** AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR HEARING AIDS. (INS)

19. **Proposed H.B. No. 5427** AN ACT PROHIBITING INSURANCE COMPANIES FROM USING CREDIT HISTORY AS A FACTOR IN UNDERWRITING OR RATING PRIVATE PASSENGER NONFLEET AUTOMOBILE INSURANCE POLICIES. (INS)

20. **Proposed H.B. No. 5428** AN ACT PROHIBITING INSURANCE COMPANIES FROM USING CREDIT HISTORY AS A FACTOR IN UNDERWRITING HOMEOWNERS INSURANCE POLICIES. (INS)

21. **Proposed H.B. No. 5518** AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR LONG-TERM SUBSTANCE USE DISORDER SERVICES. (INS)
22. **Proposed H.B. No. 5629** AN ACT CONCERNING THE BOARD OF DIRECTORS OF THE CONNECTICUT HEALTH INSURANCE EXCHANGE. (INS)

23. **Proposed H.B. No. 5724** AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR CRANIOFACIAL DISORDERS. (INS)

**The motion was passed by a voice vote**

Sen. Lesser, M S09 stated that one item under section V of the agenda would be held:

1. **Proposed H.B. No. 5270** AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR PEER SUPPORT SERVICES PROVIDED BY CERTIFIED PEER COUNSELORS. (INS)

**Held**

Sen. Lesser, M S09 entertained a motion by Rep. Scanlon, S 98 and seconded by Rep. Dathan, L 142 to draft the following proposed bills:

**VOTE TO DRAFT AS COMMITTEE BILLS**

1. **Proposed S.B. No. 134** AN ACT OPENING THE STATE EMPLOYEE HEALTH INSURANCE PLAN TO SMALL BUSINESS EMPLOYEES. (INS)

2. **Proposed H.B. No. 5521** AN ACT EXPANDING REQUIRED HEALTH INSURANCE COVERAGE FOR PREEXISTING CONDITIONS. (INS)

3. **Proposed H.B. No. 5627** AN ACT EXTENDING THE PERIOD CHILDREN MAY RETAIN DENTAL INSURANCE COVERAGE UNDER THEIR PARENTS' INSURANCE POLICIES. (INS)

**The motion was passed by a voice vote**

Sen. Lesser, M S09 announced that attendance would be held open until 4:00 PM, made note of the next meeting tentatively being held on January 31, 2019, and then recessed the meeting at 11:13 AM.

The meeting was adjourned at 4:00 PM.

Logan Cotter

Administrator

Assistant Clerk