Insurance and Real Estate Committee

MEETING MINUTES

Tuesday, March 19, 2019

1:30 PM in 2D

The meeting was called to order at 1:36PM by Chairman, Sen. Lesser M. S09.

The following committee members were present:

Senators: Anwar S. S03; Bizzarro G. S06; 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; Nolan A. 039; 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 began the meeting by mentioning this as the anticipated final meeting for the committee this session, and gave his thanks to staff. He especially acknowledged Susan Keane, Janet Kaminski Leduc, Alex Reger, Brian Valko, and the Assistant Clerks for the committee. He also referenced that the committee stands alongside Clerk Diane Kubeck, as she mourns a loss in her family.

Sen. Lesser, M S09 continued by thanking the committee members for tackling a lot of different issues, with the most important issue being insuring people with quality and affordable healthcare. Thanked Ranking Members especially for the bipartisan work.

Rep. Scanlon, S 098 echoed the remarks made by Sen. Lesser, and mentioned he was grateful to have him as a Co-Chair this session.
Rep. Pavalock-D'Amato, C 077 echoed those remarks as well, adding that she also wanted to thank the public for their dedication to these issues.

Sen. Lesser, M. S09 entertained a motioned from Rep. Scanlon, S. 098 seconded by Rep. Dathan, L. 142 JFS to the floor for the following:

1. **S.B. No. 134 (COMM) AN ACT OPENING THE STATE EMPLOYEE HEALTH PLAN TO SMALL BUSINESS EMPLOYEES. (JFS TO THE FLOOR)**

**Language change LCO 5753**

Rep. Pavalock-D'Amato, C 077 asked if this bill was identical to #2 on the agenda, and if so why are there two of them. She also asked if these plans were a new program or part of the exchange.

Sen. Lesser, M S09 explained that they are the same and that the idea of having two bills was to have two vehicles, one House one Senate, to allow for more flexibility. He continued to say that there would be two plans: individuals and small groups; if a new program were to be made it would be one that does not currently exist. The intentions of the bill are to boost competition and the small group market of small businesses and non-profit organizations.

Sen. Kelly, K S21 expressed his concerns that the bill exposes the taxpayers to extensive risk, and that costs need to be neutralized effectively. Additionally, he had concerns with the field of competition.

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 11 Yea 8 Nay, 1 Abstain, 0 Absent and Not Voting

**The motion passed for SB 134**

Sen. Lesser, M. S09 entertained a motioned from Rep. Scanlon, S. 098 seconded by Sen. Anwar, S. S03 JFS to the floor for the following:

2. **H.B. No. 7267 (RAISED) AN ACT CONCERNING PUBLIC OPTIONS FOR HEALTH CARE IN CONNECTICUT. (JF TO THE FLOOR)**

Rep. Polletta, J 068 stated he had flagged this because Hartford is considered the Insurance Capitol of the World.

Rep. Scanlon, S 098 stated that many people felt left behind by the Affordable Care Act, as it was not a one size fits all fix; this bill intends to fills those gaps left behind. He added that this is not an expansion of Medicaid and not a single-payer system. He added that the first year partnership is running a deficit, but the Comptroller needs to correct that.

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 11 Yea 8 Nay, 1 Abstain, 0 Absent and Not Voting

**The motion passed for SB 7267**

Sen. Lesser, M S09 made an administrative note saying that votes will be held open for a brief period after recess of the meeting.

Sen. Lesser, M. S09 entertained a motioned from Rep. Dathan, L. 142 seconded by Sen. Anwar, S. S03 JFS to the floor for the following:
3. **S.B. No. 977 (RAISED) AN ACT CONCERNING EXPLANATIONS OF BENEFITS. (JFS TO THE FLOOR)**

Rep. Vail, K 052 reiterated concerns with the bill, citing scenarios presented at the public hearing. Synopsized the bill allows minor children under certain circumstances to not disclose the explanation of benefits of certain treatments to the policyholder. Understands abuser aspect of the bill.

Sen. Lesser, M S09 as this pertains to minors, the bill covers only those procedures to which they can consent to, which aren't many. These include treatment for AIDS, abortion, drugs/alcohol, and some common law exceptions; impracticality or any delay waiting for parental consent could endanger the patient's life.


**Amendment A**: Apply only to 18 year olds and older in line 77 after policy insert a comma delete “and.” In line 78, after “benefits” insert “and is at least 18 years of age.”

Sen. Lesser, M S09 respectfully opposed the amendment, saying he felt that the amendment would be an overstep by the committee.

Rep. Hughes, A 135 stated that it is important in certain circumstances that minors can have power over their own information.

Rep. Nolan, A 039 stood in opposition of the amendment, citing his professional experience of being a police officer. He further stated that he believes that minors should have a say and be allowed discrete conversations, especially in the presence of a potential abuser.

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 8 Yea 10 Nay, 0 Abstain, 2 Absent and Not Voting

**Amendment A failed**

Sen. Lesser, M. S09 entertained a motioned from Rep. Pavalock-D'Amato, C. 77 seconded by Rep. Delnicki, T. 14 for changes to the bill with Amendment B:

**Amendment B**: in line 77, insert a comma after "policy"; delete “and”. In line 78, after “benefits” insert “, and has notified the provider of benefits that the consumer is a victim of domestic violence,”.

**Amendment B failed by voice vote.**

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 15 Yea 5 Nay, 0 Abstain, 0 Absent and Not Voting

**The motion passed for SB SB 977**

Sen. Lesser, M. S09 entertained a motioned from Rep. Hughes, A. 135 seconded by Sen. Anwar, S. S03 JFS to the floor for the following:

4. **S.B. No. 984 (RAISED) AN ACT CONCERNING MINIMUM ESSENTIAL HEALTH COVERAGE, TAXATION OF HEALTH CARRIERS AND RESIDENTS OF THIS STATE AND THE CONNECTICUT HEALTH INSURANCE EXCHANGE. (JFS TO THE FLOOR)**

**Language change LCO 6026**

Sen. Kelly, K S21 expressed concern that this bill will simply take resources from one person to allocate them to another.
Sen. Lesser, M S09 expressed that Massachusetts has had these provisions for some time, and their competition levels are good, they have lower premiums, and they provide subsidies.

Rep. Pavalock-D’Amato, C 077 reminded members of Connecticut’s $2.5B deficit. Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 11 Yea 9 Nay, 0 Abstain, 0 Absent and Not Voting

**The motion passed for 984**

5. S.B. No. 975 (RAISED) AN ACT CONCERNING REQUIRED HEALTH INSURANCE COVERAGE FOR INFERTILITY TREATMENT AND REQUIRING THE INSURANCE COMMISSIONER TO STUDY COVERAGE BARRIERS POSED TO INDIVIDUALS WITH IATROGENIC INFERTILITY. (JFS TO THE FLOOR)

**HOLD 975**

Sen. Lesser, M. S09 entertained a motioned from Rep. Scanlon, S. 098 seconded by Rep. Dathan, L. 142 JFS to the floor for the following:

6. H.B. No. 6096 (COMM) AN ACT LIMITING CHANGES TO HEALTH INSURERS’ LISTS OF COVERED OUTPATIENT PRESCRIPTION DRUGS. (JFS TO THE FLOOR)

**Language change LCO 6193**

Sen. Kelly, K S21 acknowledged that this bill has come through the committee in past years, and recalls the concern being the substantial fiscal note that accompanies it. As it is currently drafted, the bill would impose premiums on voters, which the government does not impose on itself.

Sen. Lesser, M S09 stated that he thinks this covers all, intent is universal law.

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 16 Yea 0 Nay, 0 Abstain, 0 Absent and Not Voting

**The motion passed for 6096**

Sen. Lesser, M. S09 entertained a motioned from Rep. Scanlon, S. 098 seconded by Rep. Pavalock-D’Amato, C. 077 JFS to the floor for the following:

7. S.B. No. 838 (RAISED) AN ACT CONCERNING REQUIRED HEALTH INSURANCE COVERAGE AND COST-SHARING FOR MAMMOGRAMS AND BREAST ULTRASOUNDS. (JFS TO THE FLOOR)

**Language change LCO 6299**

Rep. Pavalock-D’Amato, C 077 urged all to support this bill.

Rep. Vail, K 052 asked if this bill and the next one, agenda item #8, were fundamentally different in any way.

Sen. Lesser, M S09 answered explaining that they are not exactly the same as this bill addresses cost-sharing.

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 20 Yea 0 Nay, 0 Abstain, 0 Absent and Not Voting

**The motion passed for 6299**
Sen. Lesser, M. S09 entertained a motioned from Rep. de la Cruz, J. 041 seconded by Rep. Floren, L. 149 JFS to the floor for the following

8. **H.B. No. 7124** (RAISED) AN ACT CONCERNING REQUIRED HEALTH INSURANCE COVERAGE FOR MAMMOGRAMS AND BREAST ULTRASOUNDS.  
  *(JFS TO THE FLOOR)*

Rep. Pavalock-D’Amato, C 077, similarly to the last bill, hopes to insert the age change to bring the minimum age to 30. She alluded to Rep. Floren, L 149 commenting that the age for prostate exams has moved to age 30 from age 40. Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 20 Yea 0 Nay, 0 Abstain, 0 Absent and Not Voting

**The motion passed for 7124**

Sen. Lesser, M. S09 entertained a motioned from Rep. Hughes, A. 135 seconded by Rep. Dathan, L. 142 JFS to the floor for the following

9. **H.B. No. 7125** (RAISED) AN ACT CONCERNING PARITY FOR MENTAL HEALTH AND SUBSTANCE USE DISORDER BENEFITS, NONQUANTITATIVE TREATMENT LIMITATIONS, DRUGS PRESCRIBED FOR THE TREATMENT OF SUBSTANCE USE DISORDERS, AND SUBSTANCE ABUSE SERVICES.  
  *(JFS TO THE FLOOR)*

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 20 Yea 0 Nay, 0 Abstain, 0 Absent and Not Voting

**The motion passed for 7125**

Sen. Lesser, M. S09 entertained a motioned from Sen. Kelly, K. S21 seconded by Sen. Anwar, S. S03 JFS to the floor for the following:

10. **S.B. No. 980** (RAISED) AN ACT ESTABLISHING A TASK FORCE TO STUDY STAND-ALONE MOTOR VEHICLE PROTECTION PRODUCTS AND THE STAND-ALONE MOTOR VEHICLE PROTECTION PRODUCT INDUSTRY.  
  *(JFS TO THE FLOOR)*

Language change LCO 6221

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 20 Yea 0 Nay, 0 Abstain, 0 Absent and Not Voting

**The motion passed for SB 980**

Sen. Lesser, M. S09 entertained a motioned from Rep. Delnicki, T. 014 seconded by Sen. Anwar, S. S03 JFS to the floor for the following:

11. **S.B. No. 907** (RAISED) AN ACT CONCERNING THE RESIDENTIAL DISCLOSURE REPORT AND CRUMBLING CONCRETE FOUNDATIONS.  
  *(JFS TO THE FLOOR)*

Language change LCO 6170

Rep. Delnicki, T 014 asked for clarification that the removals in the substitute meant that any knowledge of Phyrrotite must be disclosed with potential consumers.

Sen. Lesser, M S09 affirmed this notion.

Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.

Vote tally: 20 Yea 0 Nay, 0 Abstain, 0 Absent and Not Voting
The motion passed for 907
Sen. Lesser, M. S09 entertained a motioned from Sen. Anwar, S. S03 seconded by Rep. Polletta, J. 068 JFS to the floor for the following:
12. H.B. No. 7179 (RAISED) AN ACT CONCERNING CRUMBLING CONCRETE FOUNDATIONS. (JFS TO THE FLOOR)

Language change LCO 6082

Rep. Vail, K 052 asked if the line citing $8mil appropriated to the Housing Department would be a fiscal note of that amount.
Sen. Lesser, M. S09 concurred with that understanding.
Hearing no further discussion, Sen. Lesser, M. S09 asked the clerk to please call the roll.
Vote tally: 20 Yea 0 Nay, 0 Abstain, 0 Absent and Not Voting

The motion passed for 7179

Sen. Lesser, M. S09 recessed the meeting at 6:45PM, holding votes open until 7:00PM. The meeting was adjourned at 7:00PM.

Susan Keane
Administrator

Logan Cotter
Assistant Clerk