Bill No.: SB-42
Title: AN ACT CONCERNING COINSURANCE, COPAYMENTS AND DEDUCTIBLES AND CONTRACTING BY HEALTH CARRIERS.
Vote Date: 3/14/2019
Vote Action: Joint Favorable
PH Date: 2/7/2019

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SPONSORS OF BILL:
Insurance and Real Estate Committee
Sen. Martin M. Looney, 11th Dist.

REASONS FOR BILL:
The reason for this bill is to prohibit health insurance companies from charging an uninsured patient more for services than what an insured patient would pay for the same services.

RESPONSE FROM ADMINISTRATION/AGENCY:
State of Connecticut Insurance Department stated they cannot provide substantive comments on bills that are in the concept phase and will carefully review bills when fully drafted.

NATURE AND SOURCES OF SUPPORT:
Sen. Martin M. Looney, 11th Dist., supports this bill because it “protects patients from practices in which insurance carriers bill an insured at a copayment or coinsurance rate that is higher than the rate that an uninsured person would be billed for the same service”.

Connecticut State Medical Society supports this bill because it would prohibit insurers charging a patient for covered services that exceeds what would have been paid without the policy.

Universal Health Care Foundation of Connecticut supports “policies that push back on rising health care costs for Connecticut residents”.

NATURE AND SOURCES OF OPPOSITION:

Connecticut Conference of Municipalities opposes this bill because “state-mandated expansions of health insurance coverage would increase insurance costs for cities and towns.”

Reported by: Greg Castelli  Date: 3/25/19