

# Insurance and Real Estate Committee

## JOINT FAVORABLE REPORT

**Bill No.:** SB-337

AN ACT CONCERNING HIGH DEDUCTIBLE HEALTH PLANS, QUALIFIED HEALTH PLANS AND DISCRIMINATION AGAINST PERSONS ON THE BASIS OF SEXUAL ORIENTATION AND GENDER IDENTITY.

**Title:** OF SEXUAL ORIENTATION AND GENDER IDENTITY.

**Vote Date:** 3/10/2020

**Vote Action:** Joint Favorable

**PH Date:** 3/10/2020

**File No.:**

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### **SPONSORS OF BILL:**

Sen. Martin M. Looney, 11th Dist.

### **REASONS FOR BILL:**

The bill was made in part as a response to help lower the increasing costs associated with High Deductible Health Care Plans but also in response to the possibility for discriminatory practices. The bill not only tries to but in place cost limiting efforts but also protections against discrimination to solve both issues.

### **RESPONSE FROM ADMINISTRATION/AGENCY:**

**Ted Doolittle, The Office of the Healthcare Advocate** offers comment on the bill stating that it would require HDHP to calculate on a calendar year basis, refund patients who overpay, and maintain a minimum actuarial value rating. It was suggested that the definitions of high deductible health plan and qualified high deductible health plan be revised to be as accurate as possible.

**Kevin Lembo State Comptroller** supports the bill as it would greatly benefits those with chronic diseases and will do this without impacting people's premiums. They additionally state that the added protections against discrimination is a correct move in the right direction to protect against discrimination.

**Senator Martin M. Looney President Pro Tempore** supports the bill as it updated the patient's protections to make sure excessive payments can no longer occur. In addition to doing this it also protects against gender and identity discrimination.

### **NATURE AND SOURCES OF SUPPORT:**

**Connecticut State Medical Society** supports the bill as it addresses the issues of discrimination and they state that a solution would be for the insurers to offer more affordable plans while having the pharmaceutical industry lower their prices.

**Aven Kelley** supports the bill as it is a step in the right direction for equal rights for the LGBTQ+ community that helps promote equality and nondiscrimination.

**Kelly McConney Morre, Policy Counsel, American Civil Liberties Union of Connecticut** supports the bill as it will further help protect those in the LGBTQ community.

**The Connecticut Orthopedic Society** supports as High Deductible Health Plans harm the doctor patient relationship so any way to alleviate the cost helps greatly. They suggest their own substitute language to further help remove the burden from their patients and preserving the doctor patient relationship.

**NATURE AND SOURCES OF OPPOSITION:**

**The Connecticut Association Health Plans** opposes the bill as it does not align with what is required to be covered by the IRS and would render HAS's non-compliant with the IRS. They argue that this would then impact consumers negatively by placing a financial burden upon them.

**Reported by: Lawrence Sanchez**

**Date: 03/31/2020**