

Insurance and Real Estate Committee

MEETING MINUTES

Thursday, February 20, 2020

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: 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 asked to proceed directly to item number 2 on the agenda and asked if there were any further remarks.

Rep. Pavalock-D'Amato, C. 77 asked if she can remark in general or anything on the agenda.

Sen. Lesser, M. S09, answered Rep. Pavalock-D'Amato, C. 77 question and said when we move on to concepts to be raised that would be a good time for questions.

**III. CONCEPTS TO BE RAISED**

Sen. Lesser, M. S09 entertained a motion to raise items 1-35 on the agenda. The motion was raised by Sen. Anwar, S. S03 and seconded by Rep. Pavalock-D'Amato, C. 77.

1. AAC Home Improvement Contractors and Salespersons.
2. AA Establishing a Task Force to Study the Insurance Department.
3. AA Establishing a Task Force to Study Health Insurance.
4. AA Establishing a Task Force to Study Property and Casualty Insurance.
5. AA Establishing a Task Force to Study the Connecticut Health Insurance Exchange.
6. AA Requiring Health Insurance Coverage for Certain Immunization Consultations.
7. AA Prohibiting Insurance Companies from Using Credit History as a Factor in underwriting or Rating Private Passenger Nonfleet Automobile Insurance Policies.
8. AA Establishing a Task Force to Study the Use of Breed of Dog as an Underwriting factor for Homeowners Insurance Policies.
9. AAC Licensing Requirements for Real Estate Brokers.
10. AA Requiring the Connecticut Health Insurance Exchange to Report Additional data.
11. AAC Financial Planners and the Connecticut Unfair Insurance Practices Act.
12. AAC Insurance Coverage for the Removal of Trees from Real Property.
13. AAC Crumbling Concrete Foundations.
14. AAC Homeowners Insurance Policies and Coverage for the Peril of Collapse.
15. AA Requiring the Insurance Commissioner to Promote the Development of, and Employment Opportunities in, the Insurance Industry in this State.
16. AAC Reinsurance.
17. AAC Association Health Plans.
18. AA Requiring Health Insurance Coverage for Coronary Calcium Scan Tests.
19. AAC Mandated Health Benefit Review.
20. AA Requiring the Insurance Commissioner to Study Third-Party Insurance Marketing.
21. AA Requiring Health Insurance Coverage for Elective Fertility Preservation Treatments.

22. AA Requiring the Insurance Commissioner to Study Reimbursement Parity for Podiatrists.
23. AAC Victims of Domestic Violence and Property and Casualty Insurance.
24. AA Limiting Changes to Prescription Drug Formularies and Lists of Covered Drugs.
25. AA Prohibiting Health Carriers from Requiring the Use of Step Therapy for Drugs Prescribed to Treat Disabling, Chronic or Life-Threatening Diseases or Conditions.
26. AAC the Burden of Proof During Adverse Determination and Utilization Reviews.
27. AA Requiring Certain Health Insurers to Offer a Qualified Health Plan Through the Connecticut Health Insurance Exchange.
28. AA Requiring the Insurance Commissioner to Consider Affordability in Reviewing Individual and Group Health Insurance Policy Premium Rate Filings.
29. AAC Health Insurance Coverage for Out-of-Network Services Provided at In Network Hospitals.
30. AAC Ambulances.
31. AAC Clinical Peers and Utilization Review.
32. AA Requiring the Insurance Commissioner to Study Health Care Data Privacy.
33. AA Prohibiting Copayment Accumulator Programs.
34. AAC Insurance Reimbursement for Infused Prescription Drugs.
35. AAC Medicare.

Rep. Vail, K. 52 had a question on concept to be raised number 2 establishing a task force to study the insurance department.

Sen. Lesser, M. S09 explained that bill is what they call a dummy bill.

Rep. Vail, K. 52 Asked if concepts 3, 4 and 5 would also fall under the same category.

Sen. Lesser, M. S09 said that is correct.

Rep. Pavalock-D'Amato C. 77 Asked about concept to be raised number 17 and if it is specific or broad.

Sen. Lesser, M. S09 He does not have the exact language in front of him, but he believed it would direct the Insurance Commissioner Andrew N. Mais to remove restrictions that currently apply.

Sen. Kelly, K. S21 asked if number 8 was also a dummy bill.

Sen. Lesser, M. S09 no it is not a dummy bill, it was requested from a Representative and a public hearing was requested for more information.

Sen. Kelly K. S21 Asked for further clarification and insight on Item 30 concerning ambulances.

Sen. Lesser, M. S09 it was requested to help protect consumers and ambulance companies from surprise bills.

Sen. Kelly, K. S21 reminded everyone that just because we raise concepts does not mean we support or oppose them just that they want further conversation.

Sen. Lesser, M. S09 agreed with Sen. Kelly, K. S21 statement and said there are even some things on the agenda that he would have a hard time seeing himself support.

Sen. Bizzarro, G. S06 offered a general comment about the process being ridiculous and stated there must be a better way of doing this.

Sen. Lesser, M. S09 called for a voice vote on the concepts to be raised.

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

Next meeting likely Tuesday, 02/25/2020, at 11:00 AM

Sen. Lesser, M. S09 Recessed at 11:13 AM until 04:00 PM with attendance held open in the Judiciary committee room.

The meeting was Adjourned

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Lawrence Sanchez  
Assistant Clerk