
OLR Bill Analysis

SB 1008

AN ACT CONCERNING HEALTH EQUITY, THE CORONAVIRUS PANDEMIC AND PULSE OXIMETERS.

SUMMARY

This bill requires the insurance commissioner, in consultation with the public health commissioner, to adopt regulations to ensure that:

1. health care providers, insurers and other health carriers, pharmacists, pharmacies, and pharmacy benefits managers are informed that a pulse oximeter (see BACKGROUND) is more likely to produce an inaccurate blood oxygen level reading for individuals of color as opposed to white individuals;
2. insured persons who receive a covered pulse oximeter are informed that it is more likely to produce an inaccurate reading on individuals of color than on white individuals; and
3. insured persons are informed that if they receive an inaccurate reading from such a device, they may be deprived of medically necessary health care services due to the inaccurate reading.

The bill also prohibits certain insurers and others providing health insurance from denying coverage for an otherwise covered benefit if the denial is exclusively based on the insured's blood oxygen level as measured by a pulse oximeter.

EFFECTIVE DATE: July 1, 2021, for the regulation provision; January 1, 2022, for the insurance coverage provision.

BAN ON CERTAIN COVERAGE DENIALS

The bill's insurance coverage provision applies to individual or group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut on or after January 1, 2022, that cover (1)

basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including those provided under an HMO plan. The bill applies to insurers, HMOs, hospital or medical service corporations, fraternal benefit societies, or other entities providing such coverage. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

BACKGROUND

Pulse Oximeters

Pulse oximeters are electronic devices that estimate the percentage of oxygen in a person's blood. They are typically placed on a finger. There are both prescription and over-the-counter pulse oximeters.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 18 Nay 0 (03/22/2021)