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## **OLR Bill Analysis**

### **SB 1008 (File 365, as amended by Senate "A")\***

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

#### **SUMMARY**

This bill requires the Department of Public Health (DPH), by January 1, 2022, and in consultation with the Insurance Department, to develop educational materials on pulse oximeters. Specifically, these materials must ensure that health care providers, insurers and other health carriers, pharmacists, pharmacies, and pharmacy benefits managers doing business in the state 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.

The bill requires DPH and the Insurance Department, by July 1, 2022, to each post these educational materials on its website. By this same date, they also must distribute these materials, as follows:

1. DPH must distribute them to such health care providers and pharmacies and to in-state medical schools for dissemination to their students and
2. the Insurance Department must distribute them to such health carriers and pharmacy benefits managers.

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.

\*Senate Amendment "A" (1) adds the provisions requiring DPH and the Insurance Department to develop, post, and distribute educational materials on pulse oximeters and (2) removes provisions

in the underlying bill requiring regulations on similar matters.

EFFECTIVE DATE: July 1, 2021, except 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)