

OFFICE OF FISCAL ANALYSIS

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HB-6626

AN ACT CONCERNING REQUIRED HEALTH INSURANCE AND
MEDICAID COVERAGE, AMBULANCE SERVICES AND COST
TRANSPARENCY.

AMENDMENT

LCO No.: 7698

File Copy No.: 351

House Calendar No.: 267

OFA Fiscal Note

See Fiscal Note Details

The amendment strikes the underlying bill and its associated fiscal impact.

The amendment expands the criteria for which health insurance policies must provide coverage for mammograms and other treatments used to diagnose breast cancer, mandates coverage for prophylactic mastectomies and breast reconstructive surgery, and results in a cost to the state to defray costs of providing these benefits on the Exchange. The amendment will also result in a cost to fully-insured municipalities.

The amendment is anticipated to expand coverage under the Exchange and fully-insured municipal plans in only limited circumstances; federal and state law already mandates the included benefits for a variety of criteria.

There is a cost to fully-insured municipalities due to expanding coverage criteria for the included diagnostic treatments and procedures, to the extent that their policies are not currently in accordance with the provisions of the amendment. The cost to include any associated benefits not currently covered will be reflected in plan premiums for plan years starting on or after January 1, 2022. Premiums will increase

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based on the projected utilization of benefits, as determined by plan actuaries.

The amendment will also result in a cost to the state pursuant to the Affordable Care Act to the extent the benefits are not currently covered under the Exchange's benchmark plan. Federal law requires the state to defray the cost of any such additional mandated benefits for all plans sold in the Exchange, by reimbursing the carrier or the insured for the excess coverage. Absent further federal guidance, state mandated benefits enacted after December 31, 2011 cannot be considered part of the essential health benefits required under federal law, unless they are already part of the benchmark plan.

The amendment is not anticipated to result in a cost to the state employee and retiree health plans, as the plans generally cover the included benefits. While self-insured plans are exempt from state insurance mandates, the state employee and retiree health plans have traditionally adopted them.

The preceding Fiscal Impact statement is prepared for the benefit of the members of the General Assembly, solely for the purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.