

Insurance and Real Estate Committee

MEETING MINUTES

Monday, March 22, 2021

11:00 AM in Zoom and YouTube Live

The meeting was called to order at **11:00 AM** by Chairman, Sen. Lesser M. S09.

The following committee members were present:

Senators: Anwar S. S03; Cabrera J. S17; Hwang T. S28; Lesser M. S09;
Maroney J. S14

Representatives: Comey R. 102; Dathan L. 142; Delnicki T. 014; Farrar K. 020;
Luxenberg G. 012; Meskers S. 150; Nuccio T. 053; Pavalock-
D'Amato C. 077; Perillo J. 113; Polletta J. 068; Riley E. 046;
Rochelle K. 104; Wood K. 029

Absent were:

Senators:

Representatives:

Sen. Lesser M. S09 called the meeting to order at 11:00 am and recessed at 11:00 am.

Sen Lesser M. S09 reconvened the meeting at 1:05 pm.

Sen. Lesser M. S09 mentioned that there was the intention that this meeting will be the final meeting for the committee but there is room for an additional meeting if need be. He then recognized Co-chair Rep. Woods K. 029.

Rep. Woods K. 029 shared that it has been wonderful to work with the staff and committee members and recognized there is a big agenda, but she is looking forward to continuing the work in this meeting and beyond for the people of Connecticut.

Sen. Hwang T. S28 was perplexed with the meeting agenda for today with 35 proposed bills and clarified that there was no bipartisan feedback in the screening process nor feedback from the public hearing from the shareholders. Felt this was a unilateral effort by the democratic chairs and there was no say in the dialogue from the ranking members, and public hearing feedback. He mentioned he will be asking questions for each bill so that the public has a better understanding of the purpose of the bills.

Sen. Lesser M. S09 responded that they have focused in on a bipartisan effort and had dialogue with both sides to prepare for this meeting. He reminded that regarding the protocol which he highlights may be the problem, shared that there have been many departures in this session and hopes to remain building up the good working relationships in both chambers.

Sen. Lesser M. S09 recognizes Rep. Pavalock-D'Amato C. 077 to speak.

Rep. Woods K. 029 clarified that Rep. Pavalock-D'Amato C. 077 is not present at the current moment.

A motion was duly made to JF SB 841 to the floor by Rep. Comey R. 102 and seconded by Rep. Woods K. 029.

Sen. Hwang T. S28 believed the bill reflected the good work of the insurance department. Asked the chair about genetic testing aspect of the bill and its use.

Sen. Lesser M. S09 responded that the use of genetic information is a new and controversial issue and that the insurance industry decided that the best way of protecting the consumer is through an opt-in approach. In the past this provision has not been passed but giving the consumers a say was a way to protect consumers.

Sen. Hwang T. S28 asked about section 4 and the cancelation of home owners' insurance.

Sen. Lesser M. S09 responded with the interpretation of section 4 and stated it is about consumer protection in the case of a cancellation by requiring the notice be issued by mail.

Sen. Hwang T. S28 asked the process to transfer to an affiliate.

Sen. Lesser M. S09 highlighted the section of the bill that stated that provision.

Sen. Hwang T. S28 asked about section 5 and 6 and the medical loss ratio and whether it is high or low.

Sen. Lesser M. S09 responded it is lower.

Sen. Hwang T. S28 thanked the chair and stated he will vote in favor of the bill while asking for a roll call vote.

Clerk called a roll call vote: 18 yea, 0 Nay

Motion Passed

A motion was duly made to JFS SB 89 to the floor by Rep. Comey R. 102 and seconded by Rep. Wood K. 029.

Sen. Hwang T. S28 complimented Sen. Slap for raising the awareness and asked for the explanation of the substitute language of the bill.

Sen. Lesser M. S09 stated the language narrowed the scope of the bill as a result of a conversation between the proponents of the bill and the insurance company. The hope is that it can expand beyond Connecticut and protect other families across the country.

Sen. Hwang T. S28 appreciated the response and is happy to hear the substitution language was narrowed and included all the parties. He also extends his condolences to the families who lost loved ones and asked to start a consent calendar.

Sen. Lesser M. S09 mentioned there was a concern raised about some of the language used and a request to change it.

Rep. Nuccio T. 053 asked about the language concerning the accidental death part of the bill and if it was removed.

Sen. Lesser M. S09 confirmed it was removed.

Sen. Maroney J. S14 apologized for his tardiness. He stated he will be supporting this bill and requests for a language to state "dies by suicide" instead of "committed suicide" which was approved by Sen. Slap.

Sen. Lesser M. S09 asked to start a consent calendar and added SB 89 to it.

A motion was duly made to JF SB 1007 to floor by Rep. Dathan L. 142 and seconded by Rep. Wood K. 029.

Sen. Hwang T. S28 commended all those who came and shared their stories as well as Sen. Berthel and Sen. Anwar. He thinks it is important to consider the public hearing and their viewpoints. He wants to support the bill but there is a significant fiscal note. He asked to JF and move to the appropriations committee.

Sen. Lesser M. S09 agreed with Sen. Hwang's comments and suggested it be referred to the floor first and then have it be sent to appropriations.

Sen. Hwang T. S28 stated appropriations has a late deadline and that if it were referred to their committee that it will have its due process on their agenda rather than sending it to the floor. He mentioned he was moved from the public hearing and wishes there was an opportunity to focus on that more.

Rep. Nuccio T. 053 was moved by the testimony on this bill and is concerned about the fiscal note.

Sen. Lesser M. S09 estimated in the teens but is not sure.

Rep. Nuccio T. 053 is concerned it is only applicable to those who are fully insured, and people are not qualifying. She is concerned with the state and the increases in

premiums for insurances. She then asked how many plans do not cover this specific procedure.

Sen. Lesser M. S09 stated he does not have that information.

Clerk called roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JFS SB 1005 to the floor by Rep. Wood K. 029, second by Rep. Rochelle K. 104.

Sen. Hwang T. S28 stated he did not get the jfs language until very late and wanted to clarify that the new language extends to the 120 days and if there was anything new that was added.

Sen. Lesser M. S09 responded that it was 120 days or discharged from the hospital. The bill is to address when a child is born and has a complicated medical situation and it includes an extended hospital stay.

Sen. Hwang T. S28 asked about the original bill versus the new language.

Sen. Lesser M. S09 replied that it responds to the issue he highlighted previously.

Sen. Hwang T. S28 thanked the chair and stated he will vote in support.

Clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JF SB 843 to floor by Rep. Wood K. 029 and seconded by Sen. Maroney J. S14.

Sen. Hwang T. S28 Asked about the current statutory requirement for Medigap and what the bill addressed.

Sen. Lesser M. S09 responded that the bill allowed expanded use to the policy for those under 65, specifically those with disabilities. In terms of Medigap it covered insurance that originally did not cover as well as expanding the use of flex rating.

Sen. Hwang T. S28 asked about the elimination of the territorial cap in the bill.

Sen. Lesser M. S09 mentioned it preserved existing law and allowed the insurers to file overall state rate increases without the approval of the insurance. It gives the insurers more flexibility,

Sen. Hwang T. S28 is concerned with the 6% and why it is 6%.

Sen. Lesser M. S09 replied that the 6% pre dates his time on the committee. He mentioned there was no testimony against it.

Sen. Hwang T. S28 asked for a roll call vote.

Rep. Nuccio T. 053 asked if there should be a more permanent standard or continue with the 3-year review. She also asked if the 6% is standard or has it changed.

Sen. Lesser M. S09 stated it has not been changed and things are working right now so the committee has not wanted to eliminate the sun set.

Clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JF SB 844 to the floor by Rep. Wood K 029 and seconded by Rep. Comey R. 102.

Sen. Hwang T. S28 asked if the value-added services were prohibited in the past.

Sen. Lesser M. S09 responded he is not aware. He knows there has been restrictions.

Sen. Hwang T. S28 clarified his previous question.

Sen. Lesser M. S09 responded that the bill is attempting to amend existing law to address the latest changes to the state and territorial commissioners around the country.

Sen. Hwang T. S28 stated that significant physicians raised opposition to this bill and asked if that was considered.

Sen. Lesser M. S09 stated he read the testimony and that the insurance department views this as an important tool to strengthen consumer protections.

Sen. Hwang T. S28 raised the concern that the bill does not address the health care delivery costs and wanted to vote against the bill.

Sen. Lesser M. S09 believed it is a pro consumer bill and called the roll call vote.

Clerk called a roll call vote: 17 yea, 0 nay

Motion Passed

A motion was duly made to JFS HB 6391 to the floor by Rep. Wood K. 029, seconded by Rep. Comey R. 102.

Rep. Nuccio T. 053 asked about lines 442, 443, 654, 660, and if it is limiting cyber security to those living in Connecticut.

Sen. Lesser M. S09 replied that the language only mentioned the effective date and confirmed with LCO.

Rep. Nuccio T. 053 clarified her question.

Sen. Lesser M. S09 re stated the substitute language only changed the effective date and not what Rep. Nuccio brought up.

Rep. Nuccio T. 053 stated line 442 and her concerns.

Sen. Lesser M. S09 asked if Rep. Nuccio wanted to propose an amendment.

Rep. Nuccio T. 053 proposed an oral amendment to line 442.

Sen. Lesser M. S09 asked LCO for input.

LCO asked for specific language.

Rep. Nuccio T. 053 asked for a discussion on the matter.

Sen. Lesser M. S09 suggested to not file an amendment and to have a conversation with the insurance and then draft an amendment.

Rep. Nuccio T. 053 agreed with Sen. Lesser.

Sen. Hwang T. S28 asked about the data security component and how it applied.

Sen. Lesser M. S09 responded that in 2019, the legislature passed a cyber security law and it has been a challenge to operate so there has been a delay in implementation. The substitute language helps to accommodate that and protecting all parties.

Sen. Hwang T. S28 asked about the fiscal note provided to meet the requirement.

Sen. Lesser M. S09 stated he cannot answer anything related to the fiscal note, but the appropriations committee can.

Sen. Hwang T. S28 asked if they would send it to the floor and then have it be sent to appropriations afterwards.

Sen. Lesser M. S09 stated there is not anything in the bill where there could be a fiscal note. He deferred to screening on the office of fiscal analysis.

Sen. Hwang T. S28 asked for elaboration on section 5 of the bill.

Sen. Lesser M. S09 replied that the attempt is to stream line the external review process and removes the fee.

Sen. Hwang T. S28 asked if that was an insurance department proposal.

Sen. Lesser M. S09 agreed.

Sen. Hwang T. S28 asked if the substitute language is LCO 3982.

Rep. Wood K. 029 agreed that it is correct.

Clerk called a Roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JF HB 6392 to the floor by Sen. Hwang T. S28 and seconded by Rep. Comey R. 102.

Sen. Hwang T. S28 asked about the details of the substitute language.

Sen. Lesser M. S09 stated there is no substitute language and referred to LCO.

LCO stated that the motion was to JF and the actual bill is before the committee.

Sen. Hwang T. S28 asked about out of state reinsurers.

Sen. Lesser M. S09 responded with the agreement between the U.S. and the European Union that applies to all the states. He mentioned Connecticut has no choice but to adopt this and the bill is important.

Sen. Hwang T. S28 echoed the previous statement and asked for it to be placed on consent calendar.

A motion was duly made to JFS HB 6393 to the floor by Rep. Wood K. 029, seconded by Rep. Comey R. 102.

Sen. Hwang T. S28 asked about the substitute language.

Sen. Lesser M. S09 answered with the change in line 16 from the word thirty to ten.

Sen. Hwang T. S28 asked for the rationale.

Sen. Lesser M. S09 answered that it was a request from the insurance department.

Sen. Hwang T. S28 asked for any input from the bonds or shareholders of this change.

Sen. Lesser M. S09 mentioned Mr. Clayton indicated support and had requested the change.

Sen. Hwang T. S28 Asked about the reinstatement within the 30 days for an expired license.

Sen. Lesser M. S09 confirmed the statement is correct.

Sen. Hwang T. S28 asked for a roll call vote on the bill

Sen. Lesser M. S09 confirmed the request and asked for any other input from committee members.

Sen. Hwang T. S28 asked for confirmation that LCO 4053 is correct.

LCO confirms.

Clerk called a roll call vote: 17 yea, 1 nay

Motion Passed

A motion was duly made to JF HB 6389 to the floor by Rep. Wood K. 029 and seconded by Rep. Farrar K. 020.

Rep. Pavalock-D'Amato C. 077 wanted to confirm there was no language change.

Sen. Lesser M. S09 confirmed there was no substitute language.

Rep. Pavalock-D'Amato C. 077 asked what the bill seeks to do.

Sen. Lesser M. S09 responded that under the law an insurer is required to submit an explanation of benefits to the policy holder and there are certain circumstances that the covered person is not the policy holder. The bill addresses that by sending the information to the individual covered person for reasons such as domestic violence, or mental health concerns so that the person is not put in an unsafe position. The bill adds an important protection to the consumer by the insurance company.

Rep. Pavalock-D'Amato C. 077 asked if this was already covered by federal law.

Sen. Lesser M. S09 stated he is unaware of that.

Rep. Pavalock-D'Amato C. 077 stated there is a federal provision in domestic violence instances and asked if there is an option to where the information can be sent instead.

Sen. Lesser M. S09 confirms it is covered in the bill.

Rep. Pavalock-D'Amato C. 077 referred to line 38 and 39 and asked about information from a doctor and if that information is also covered by the bill.

Sen. Lesser M. S09 responded that the concern is already covered in existing law.

Rep. Pavalock-D'Amato C. 077 regarded section 3 and 4 and the differences between them.

Sen. Lesser M. S09 stated section 3 covers notifying consumers of their right and 4 is about ensuring that nothing in the bill waives any rights.

Rep. Pavalock-D'Amato C. 077 asked where in the bill it regards individuals under the age of 18.

Sen. Lesser M. S09 responded that there is no specific language in the bill but there is a public health statute that allows those under 18 to receive some health benefits without their parent consent.

Rep. Pavalock-D'Amato C. 077 asked if this statute applied in the case of prescription drugs.

Sen. Lesser M. S09 did not know the answer to the question.

Rep. Pavalock-D'Amato C. 077 stated it is something to think about for the bill.

Sen. Lesser M. S09 directed to line 14 and showed an explanation for prescription drugs in a physician office or clinic.

Rep. Pavalock-D'Amato C. 077 asked about the problems with minors going through drug treatment without the parents knowing what is going on. She wants to bring he attention that this legislation could have a negative impact to the families and individuals affected.

Rep. Pavalock-D'Amato C. 077 **motioned to amend the bill by in line 28 after policy, insert "and is 18 years of age and older," in line 78 after benefits, insert "and is 18 years of age or older" and in line 117 after benefits, "and is 18 years of age or older."** She stated that the amendment would restrict that those under 18 cannot receive services without the consent of their parents.

Motion was seconded by Rep. Nuccio T. 053.

Sen. Lesser M. S09 asked that members vote against the amendment because not all families are as trusting as those stated by Rep. Pavalock-D'Amato and that the public health officials are the real experts that should not be second-guessed. He mentioned that the safety of young people that they should be able to access services without the fear and embarrassment of telling their parents. He states the amendment would prevent that young ones get those services.

Rep. Dathan L. 142 responded that she is against the amendment and as a mother of teenagers she knows the reality that not every family has a safe and open dialogue with their children. It is important to protect young ones and let them get the resources they need with whomever they feel safe with which may not be their parents. This bill can protect those who are being abused by family members or those struggling with mental health.

Rep. Farrar K. 020 agreed that she is in opposition of the amendment and that the members consider the children and teenagers who are marginalized in the communities and the state. She urged the committee to think about individuals outside of those they know especially those who may be in a situation regarding violence and that their confidentiality can be protected.

Rep. Pavalock-D'Amato C. 077 clarified that the amendment is only regarding the statement of benefits. She stated that she does not like being second-guessed and that there is already federal law to protect the individuals under 18 and there is no restriction of access.

Clerk called roll call vote on the amendment: 3 yay, 13 nay

Motion fails.

Rep. Perillo J. 113 stated he voted no on the amendment but asked if the bill included any and all medical intervention.

Sen. Lesser M. S09 confirmed it is correct.

Rep. Perillo J. 113 is reserved on the bill because of the broad coverage across the board. He wants to note that there could be a way to tailor the bill specifically so that there can be some room for redirection depending on the case so that bills go unpaid or other problems occurring.

Sen. Lesser M. S09 thanked Rep. Perillo and encouraged that he be a part of the conversation as the bill moves forward.

Rep. Pavalock-D'Amato C. 077 asked if a child gets treatment and cannot pay the bill where the responsibility would fall.

Sen. Lesser M. S09 stated it would fall on the patient, but if they are a minor it would be under the responsibility of the parent.

Rep. Pavalock-D'Amato C. 077 responded that if the parent is the one with the contract, they would be responsible for any uncovered costs. She mentioned a point of concern if the parents are not aware of the charges especially with deductibles and pre authorization.

Sen. Lesser M. S09 responded that the under existing law a minor can incur an expense to receive substance abuse treatment and outpatient mental health treatment. If there was a problem it would have come up in the past 32 years, but it can be a solvable problem that can be worked with the insurance industry.

Rep. Pavalock-D'Amato C. 077 explained that it could be a problem that is not publicized; and asked if this bill covered pre authorizations.

Sen. Lesser M. S09 responded no.

Rep. Pavalock-D'Amato C. 077 asked if an individual asked for a preauthorization, what would happen.

Sen. Lesser M. S09 responded he is not aware that would be an issue.

Rep. Pavalock-D'Amato C. 077 restated that she does not like being second guessed and reminded the protections are already in federal law. She urged her colleagues to vote no on the bill.

Sen. Lesser M. S09 hoped that children and young adults can have the support of their caregivers and not need this bill but strongly urged members to vote in favor.

Clerk called a roll call vote: 15 yea, 3 nay

Motion Passed

A motion was duly made to JF HB 6447 to the floor by Rep. Wood K. 029, seconded by Rep. Comey R. 102.

Sen. Lesser M. S09 **made a motion to amend the bill** to require the office of health strategy to submit a report to the insurance and real estate committee that must be approved within 30 days so that before any program pursuant to covered Connecticut program.

LCO asked for specificity

Sen. Lesser M. S09 specified that the fund expended from the Connecticut account established under section 2 of the bill and the plan would have to be approved by the insurance and real estate committee.

LCO asked if Sen. Lesser would grant LCO permission to make any confirming changes deemed fit

Sen. Lesser M. S09 granted permission.

The motion was seconded by Rep. Wood K. 029.

Sen. Lesser M. S09 stated that the amendment came from a concern that came from the public hearing.

Rep. Wood K. 029 responded that she supports the amendment and it provides more transparency.

Rep. Pavalock-D'Amato C. 077 asked how the bill relates with the amendment.

Sen. Lesser M. S09 stated there are two funding accounts and there is no provision of how that money is being spent. The amendment allows the committee to approve and disapprove those spending.

Rep. Pavalock-D'Amato C. 077 asked if the account was current.

Sen. Lesser M. S09 responded that it is an account created under the bill.

Rep. Pavalock-D'Amato C. 077 asked if it was a new program.

Sen. Lesser M. S09 confirmed it was a new account.

Rep. Pavalock-D'Amato C. 077 asked if the bill needs to go to finance.

Sen. Lesser M. S09 stated there is taxes in the bill and that he believed it will go to finance and would defer to the house for that answer.

Rep. Pavalock-D'Amato C. 077 asked if there are details about the fund in the bill.

Sen. Lesser M. S09 asked if she meant taxes or spending.

Rep. Pavalock-D'Amato C. 077 confirmed both.

Sen. Lesser M. S09 confirmed both are in the bill.

Rep. Pavalock-D'Amato C. 077 asked where it was.

Sen. Lesser M. S09 asked for clarification on the question.

Rep. Pavalock-D'Amato C. 077 asked about the oversight process.

Sen. Lesser M. S09 responded that there will be a hearing where the committee will vote on.

Rep. Pavalock-D'Amato C. 077 asked for the timeline.

Sen. Lesser M. S09 stated within 30 days it is sent to the committee.

A voice vote was placed.

Amendment passed.

Sen. Lesser M. S09 stated that the bill is complicated and seeks to do similar things as SB 842 to make insurance more affordable in a responsible matter. He hopes that all parties can work together to make insurance more affordable.

Rep. Wood K. 029 echoed similar sentiments and supports the pharmaceutical industries but is not sure that taxing is the way forward. She liked the idea of cost containment strategies and lowering the cost of care to protect the consumer. She supports parts of this bill and not others but will vote in support of this bill and wants to work in a bipartisan manner.

Sen. Hwang T. S28 echoes the sentiments of the two previous speakers and many others who worked on the bill. Appreciated the inclusion of reinsurance, benchmarks and prescription drug cost containment issue as well as the amendment adopted earlier. He has reservations on the bill but will support the bill but is disappointed that SB 1006 was not included or part of the conversation.

Rep. Pavalock-D'Amato C. 077 asked for clarification on the imposition of an assessment from the company to the insurers thereby increasing their costs.

Sen. Lesser M. S09 responded the covered Connecticut account is supposed to obtain 50 million dollars a year and it is a mix of an assessment with third party administrators versus the mix of pharmaceutical manufacturers which is dependent on the extent to which pharmaceutical manufacturers raise the price.

Rep. Pavalock-D'Amato C. 077 asked if there could be a retaliatory tax from companies from other states.

Sen. Lesser M. S09 understood that the language of the bill reflects the best information the legislature could obtain with a conversation between the insurance department and industry.

Rep. Pavalock-D'Amato C. 077 stated that there is uncertainty on the issue raised.

Sen. Lesser M. S09 assured the governor's office and the insurance industry believe that the bill will not result in the issue.

Rep. Pavalock-D'Amato C. 077 asked for a written opinion on the matter.

Sen. Lesser M. S09 referred to the link 216-235 which addresses the concern.

Rep. Pavalock-D'Amato C. 077 asked if there is a waive to avoid the fee.

Sen. Lesser M. S09 confirmed there is.

Rep. Pavalock-D'Amato C. 077 asked about line 696 under section 8 and had concerns that it is subject to federal law.

Sen. Lesser M. S09 mentioned that if pharmaceuticals withdraw for civil penalty it is covered in the section highlighted.

Rep. Pavalock-D'Amato C. 077 asked if they can withdraw for a cheaper option is that allowed.

Sen. Lesser M. S09 responded that the bill does not prevent that decision.

Rep. Pavalock-D'Amato C. 077 asked for more clarification on section b.

Sen. Lesser M. S09 stated that a manufacturer that was ordered to remove an item from the market does not need to provide 180 days.

Rep. Pavalock-D'Amato C. 077 asked about the intent to withdraw and then don't.

Sen. Lesser M. S09 responded that he does not know how to answer that.

Rep. Pavalock-D'Amato C. 077 asked what the civil penalty amount is.

Sen. Lesser M. S09 responded that it is a half a million dollars.

Rep. Pavalock-D'Amato C. 077 had concerns due the high amount, and it being passed onto the customer.

Sen. Lesser M. S09 agreed that it is a fair point and that the bill benefits from some language changes to tighten it up in a thoughtful and deliberative manner.

Rep. Pavalock-D'Amato C. 077 asked about the American rescue act and its provisions. She stated if she votes no she'd like to flag it, and have it been a work in progress. She thanked the Governor's office for their effort.

Rep. Comey R. 102 thanked the governor's office and mentioned there is a lot of good things in the bill and some not so good and echoes all that has been said previously on the bill. She encourages that there can be a compromise amongst all the voices involved and that she wants to make it better.

Rep. Rochelle K. 104 stated that she agreed there is good parts and areas that need work and encourages colleagues to continue to conversation.

Rep. Meskers S. 150 spoke in strong support of the bill and the governor's effort. However, there is a lot of questions that will need answers in terms of hospital costs and is looking forward to doing this sanely and that cost containment is an important function.

Clerk called a roll call vote: 14 yea, 4 nay

Motion Passed

A motion was duly made to JFS HB 6623 to the floor by Rep. Wood K. 029, seconded by Rep. Comey R. 102.

A motion was made by Sen. Lesser S09 to do an oral amendment to strike section 2 and allow LCO to make any technical and conforming changes. The motion was seconded by Rep. Wood K. 029.

Sen. Lesser M. S09 clarified that the current motion was a response from the screening process and member's concern for the vague language.

Rep. Pavalock-D'Amato C. 077 asked for more specificity on the changes from the amendment.

Sen. Lesser M. S09 restated the amendment for clarification.

Sen. Hwang T. S28 asked for the area of concern in section 2.

Sen. Lesser M. S09 wanted to leave it to the members who had the concern to say.

Sen. Hwang T. S28 was puzzled when the chair mentioned the issues were discussed in screening as he has no idea what the chair was talking about. He stated the ranking members were not involved in the dialogue. He looks forward to getting more information.

Sen. Lesser M. S09 misspoke and meant to say caucus not screening.

Sen. Hwang T. S28 is frustrated because of the lack of dialogue, transparency, respect in the committee.

Rep. Comey R. 102 mentioned her concerns with section 2 and was not comfortable supporting the bill with section 2 and opting out of insurance.

A voice vote was called.

Amendment passed.

Rep. Pavalock-D'Amato C. 077 asked for the goal of the bill.

Sen. Lesser M. S09 responded that section 3 involves a task force, and section 4 has a study of claims processing. He mentioned the bill provides updates to premium costs.

Rep. Pavalock-D'Amato C. 077 believed there was an issue that some insurance companies were offering coverage and then changing afterwards. Asked if the section prevent that from happening.

Sen. Lesser M. S09 replied that section 3 requires that insurers disclose the insured or prospective insured whether the insurers require the property be assessed, evaluated or inspected within a certain value.

Rep. Pavalock-D'Amato C. 077 read the line that was referred and asked if the company can change the rate after the original offer.

Sen. Lesser M. S09 stated it would be covered in the section.

Rep. Pavalock-D'Amato C. 077 explained that the language seems to be unclear and that she will vote to flag the bill.

Rep. Wood K. 029 wanted to follow up on that Rep. Pavalock-D'Amato in her previous comments, and that section 4 gives a time frame to get back to costumers on the estimates. Clarified that the bill addresses her concerns in section 3.

Clerk Call A Roll Call Vote: 17 yea, 1 nay

Motion Passed

A motion was made to JF SB 1051 to the floor by Rep. Dathan L. 142, seconded by Rep. Wood K. 029.

Sen. Hwang T. S28 asked the necessity of the bill.

Sen. Lesser M. S09 said it resulted from a proposed bill from a member of the committee that decided it was better to have a taskforce.

Sen. Hwang T. S28 asked if there was a documented problem regarding the bill.

Sen. Lesser M. S09 responded that the proponent argued there is, and the insurance has disputed the problem, so the taskforce is there to figure it out.

Sen. Hwang T. S28 appreciated the response but states there's no evidence for the fact.

Rep. Pavalock-D'Amato C. 077 shared she was very supportive of the bill and addressed the concern of insurance companies that employ doctors. In her father's experience as a Dentist there can be conflicts of interest and that the study is a good step. She asked the makeup of the study.

Sen. Lesser M. S09 responded that the members are: 2 appointed by the speakers of the house of representatives, 1 whom is a physician in a privately own medical practice, 1 whom is a physician practice in health care carrier own medical practice, 2 appointed by the Senate president pro tempore in, 1 is a physician practicing in the FQHC, 1 is from a hospital, 2 appointment by the majority leader of the house, 2 appointed by the majority leader in the senate, 2 appointed by the house minority leader, 2 appointed by the senate minority leader, the comptroller, the comptroller designee, the insurance commissioner and insurance commissioner designees, the healthcare advocate, the healthcare advocate designee, the executive director of the office of health care strategy, with the executive director's designee.

Rep. Pavalock-D'Amato C. 077 asked why there is an attorney practicing anti-trust law.

Sen. Lesser M. S09 shared he is not the person to answer and can defer to Sen. Anwar however his assumption is that it related to if the payers owe their providers.

Rep. Pavalock-D'Amato C. 077 asked if anyone from an insurance company is on the study and suggested there should be one.

Sen. Lesser M. S09 stated one of them needs to have experience with health insurance and that it is an important conversation to be had.

Rep. Nuccio T. 053 mentioned there are a lot of doctors and a lawyer on the study but there should be health insurance carriers and that the study could be biased because of it. She stated she will vote no because of it and would like there to be amended language so the review can be fair.

Sen. Anwar S. S03 clarified that the bill is about medical practices not insurance companies. He mentioned that Rep. Pavalock-D'Amato outlined the issue well in her statements prior. He responds to the anti-trust comment and the relevance and importance to the study as well as reiterating that it is about medical practices and that each of those on the study are important and relevant. He stated the original was much more specific and stronger, but he appreciated the leadership of the committee.

Sen. Lesser M. S09 thanked Sen. Anwar for his patience and admits it is a complicated issue but that the task force will get to the bottom of this.

Sen. Hwang T. S28 thanked Sen. Anwar for his advocacy and brings up the issue of having a more balance measure from the task force that includes all parties to the discussion and may just vote no to flag the bill. He referred to the testimony on behalf of the bill and change the composition of the taskforce as well as the hospital incorporation in all this.

Sen. Lesser M. S09 agreed to working with the Senator.

Sen. Hwang T. S28 restated similar points from previous comments.

Rep. Meskers S. 150 stated he will vote yes and flag the bill to incorporate more voices on the study.

Clerk called a roll call vote: 14 yea, 4 nay

Motion passed

A motion was duly made to JFS HB 6626 to the floor by Rep. Wood K. 029, seconded by Rep. Rochelle K. 104.

Rep. Wood K. 029 shared the mandates that were put in the bill and the costs. She understands the unintended consequences for those on the fully insured market.

Sen. Hwang T. S28 complimented chairwoman Wood and echoed her sentiment. He mentioned he is very frustrated with the process thus far and that many of the issues before the committee are important relevant and deemed support and merit. He will vote no to flag and be able to work on the bill.

Sen. Lesser M. S09 added that for the bill to move forward and receive a fiscal note it needs to be voted out of committee and so he wishes to do so. The current bill has ideas incorporated from all four caucus and a lot of republican and democrat ideas.

Rep. Dathan L. 142 agreed and aligned herself with the comments of Rep. Wood and believes it is good policy but there are concerns with cost. She understands in order to learn more it needs to be voted out of committee to take the conversation forward.

Rep. Nuccio T. 053 mentioned the while the bill is good, they will in fact increase the cost of health care for those fully insured. She is interested in the fiscal note on the bill and the exchange.

Rep. Perillo J. 113 understood the intention of the bill but when there are too many issues in one bill it puts members into a difficult situation. However, encourages the committee to consider moving these issues apart so that it can be given the approximate time.

Clerk called a roll call vote: 17 yea, 1 nay

Motion Passed

A motion was duly made to JF SB 1041 to the floor by Rep. Dathan L. 142, seconded by Rep. Wood K. 029.

Sen. Lesser M. S09 shared that the original intent was to JFS this bill but there was not enough time to get an amendment fast enough from LCO. The concerns were mainly definitions and will work on the concerns.

Rep. Wood K. 029 heard good testimony on this bill and wants to make sure it needs language changes moving forward to ensure that these products could be used in Connecticut and weed out bad actors.

Rep. Polletta J. 068 asked what a health care sharing ministry is.

Sen. Lesser M. S09 explained they are businesses that allow for the sharing of care costs between individuals and there is a definition in the bill.

Rep. Polletta J. 068 asked for confirmation that they are not health insurance brokers or agents.

Sen. Lesser M. S09 answered that the bill ensures that is not the case. The bill seeks to prevent license professionals from intervening.

Rep. Polletta J. 068 asked if it would be acceptable for language to be included to exclude health insurance brokers and agents.

Sen. Lesser M. S09 stated the language of the bill already prohibits it.

Rep. Polletta J. 068 asked for clarification on the language changes.

Sen. Lesser M. S09 explained that the bill restricts licensed professionals and prohibits insurance markets the sale of health sharing. The language changes needed are tightening the definition on which practices should be prohibited.

Rep. Polletta J. 068 asked if the current oversight lies with the attorney general.

Sen. Lesser M. S09 asked for clarification.

Rep. Polletta J. 068 restated and clarified the question regarding the oversight of the plans.

Sen. Lesser M. S09 stated the assumption was incorrect.

Rep. Polletta J. 068 mentioned his reservations on the bill and was looking forward to substitute language and encouraged other members to vote no.

Rep. Nuccio T. 053 asked for clarification on the issue for the health share ministry and if it was because they are selling plans to individuals outside of the ministry or within the ministry that is not proper.

Sen. Lesser M. S09 responded that as a result of the public hearing and many testimonies it was made clear that the purchases are not related to the health sharing ministry and that there is an unlicensed insurance product that affects the consumer. He states it may have been a faith-based product in the past but is not currently and it leads to consumer protection issues.

Rep. Nuccio T. 053 is concerned for those who take this seriously and use this product for their faith-based ministry and wants to find a way to remove bad actors.

Sen. Lesser M. S09 agreed with Rep. Nuccio and that the bill does not prohibit the faith-based ministries.

Sen. Hwang T. S28 asked under the current law if these faith-based ministries are considered health insurance companies.

LCO responded that not within their understanding under the definition in current statute.

Sen. Hwang T. S28 asked if the current bill will include the definition to include them.

LCO believes there is no amendment to the definition.

Sen. Hwang T. S28 is frustrated with the process and asked for the substitute language.

Sen. Lesser M. S09 restated what happened with the substitute language from his earlier remarks.

Sen. Hwang T. S28 asked that without the substitute language how could they vote on the bill if there is not a full picture of the bill.

Sen. Lesser M. S09 stated the motion is to JF to the floor.

Sen. Hwang T. S28 asked if they were working on a bill that is in progress.

Sen. Lesser M. S09 confirmed it is.

Clerk called a roll call vote: 11 yea, 7 nay

Motion Passed

A motion was duly made to JF SB 1047 to the floor by Rep. Dathan L. 142 and seconded by Rep. Wood K. 029.

Sen. Hwang T. S28 asked for an explanation for the proposals and requirements related to climate change.

Sen. Lesser M. S09 explained there is a national association of insurance commissioners to get standardized disclosure of climate risk from the insurance industry and the bill seeks to update the information collected and standardize the disclosure of climate risk.

Sen. Hwang T. S28 asked for examples on categorization on risk management, regulations and investments.

Sen. Lesser M. S09 referred to section 3 and that next year the issue commission will issue a report on climate risk assessment.

Sen. Hwang T. S28 stated there could be a cost mandate and asked if it was born by state government or by the insurance companies.

Sen. Lesser M. S09 replied that they will find out the fiscal note once the bill has been sent to the floor.

Sen. Hwang T. S28 appreciated the explanations and supports the bill on climate change.

Rep. Pavalock-D'Amato C. 077 asked about the investments and the goal of the bill.

Sen. Lesser M. S09 responded that climate change posed serious risks on insurance industries, an example being California fires and shore line coverage in CT. Stated the insurance industry are on the front lines in the risk and it is important to understand it.

Rep. Pavalock-D'Amato C. 077 stated the language is broad and asked for the measurements and referred to section 3.

Sen. Lesser M. S09 clarified that climate change risk is evolving and wants to have a forward look assessment. He mentioned that the insurance industry also agreed the language is broad but will be working with them to ensure the language fits the needs.

Rep. Pavalock-D'Amato C. 077 referred to line 129-133 and asked for clarification.

Sen. Lesser M. S09 responded that the line refers to something that is already happening in terms of regulation in investments.

Rep. Pavalock-D'Amato C. 077 stated it seems more appropriate under federal law and the provision does not make sense.

Sen. Lesser M. S09 referred to the general statutes and that every year as a legislature they can change the law on a needed basis.

Rep. Pavalock-D'Amato C. 077 disagreed with alignments with other states.

Sen. Lesser M. S09 clarified that the language is about disclosure not restrictions in investments.

Rep. Pavalock-D'Amato C. 077 asked for confirmation on when the report is due.

Sen. Lesser M. S09 confirmed it is annually.

Rep. Pavalock-D'Amato C. 077 asked about their data collection process.

Sen. Lesser M. S09 asked for clarification.

Rep. Pavalock-D'Amato C. 077 asked regarding line 97.

Sen. Lesser M. S09 agreed the language is vague and assured that they can work on changing the language for it to be more precise. In doing so it will help insurance agencies to understand risks and comply in their role.

Rep. Pavalock-D'Amato C. 077 asked about line 92 and the criteria.

Sen. Lesser M. S09 confirmed the criteria.

Rep. Pavalock-D'Amato C. 077 restated her concerns on line 92.

Sen. Lesser M. S09 confirmed the dates of the criteria.

Rep. Pavalock-D'Amato C. 077 asked if they can see prior to March 1st the requests by the commissioner.

Sen. Lesser M. S09 responded they may see that by January 1st.

Rep. Pavalock-D'Amato C. 077 asked if it comes to the committee for review and approval.

Sen. Lesser M. S09 pointed that section 3 regards it coming back to the committee but that it could be added in.

Rep. Pavalock-D'Amato C. 077 responded that she may request an amendment down the road and that the bill is confusing and broad in language. She stated that the insurance industries could be confused on what the committee wants of them.

Rep. Nuccio T. 053 stated that climate change is serious and is unsatisfied when the bill only relates to Connecticut. She agreed with Rep. Pavalock-D'Amato that the bill is very confusing and asked why it is limited to insurance industry in the bill.

Sen. Lesser M. S09 responded that the scope of the committee is the insurance department and that other committee may also be talking about climate change.

Rep. Nuccio T. 053 asked if the intent is that the bills in the various committees will come together to address the overarching theme of climate change.

Sen. Lesser M. S09 stated that transportation is concerned with climate change and that in the legislature the work is divided by committees and in the current committee they focus on insurance.

Rep. Nuccio T. 053 asked for the definition of "efforts of underwriting that are contributing to climate change".

Sen. Lesser M. S09 responded that some insurance companies choose to underwrite the development of coal mines or other projects and that is their own decision. Climate change is important, and some projects are contributors to climate change. This bill helps companies understand their own risks and decisions.

Rep. Nuccio T. 053 asked if this would be more punitive to those who underwrite coal mines or other projects.

Sen. Lesser M. S09 responded there is nothing punitive in the bill just about disclosure.

Rep. Nuccio T. 053 asked for confirmation of the disclosure.

Sen. Lesser M. S09 confirmed that the bill only asks about disclosure.

Rep. Nuccio T. 053 asked what happens once the knowledge is disclosed.

Sen. Lesser M. S09 indicated that the goals are that the insurance can integrate climate risks in collaboration with other states and organizations.

Rep. Nuccio T. 053 appreciated the comments by the chair and does not want to be punitive of an insurance company that is underwriting a coalmine and wants individuals to be insured. She asked for more depth in the investments.

Sen. Lesser M. S09 responded that the bill is written in an open-ended way to allow the development of the criteria for the department and industry.

Rep. Nuccio T. 053 confirmed the statement made previously and asked about the fiscal note amount.

Sen. Lesser M. S09 deferred to the office of fiscal analysis and shared that this practice is not new just that it be standardized.

The clerk called a roll call vote: 16 yea, 2 nay

Motion passed

A motion was duly made to JF SB 1046 to the floor by Rep. Comey R. 102 and seconded by Sen. Anwar S. S03.

Sen. Hwang T. S28 understood the importance of long-term insurance and asked if there was a long-term insurance advisory commission.

Sen. Lesser M. S09 asked if Sen. Hwang meant a long-term care advisory commission.

Sen. Hwang T. S28 confirmed the question.

Sen. Lesser M. S09 confirmed yes but is not sure about insurance.

Sen. Hwang T. S28 asked LCO about the insurance.

LCO could not respond at the time.

Sen. Hwang T. S28 asked what the current bill changes from existing law and the terms "deliberate or reckless misstatement or omission".

Sen. Lesser M. S09 stated if a long-term care insurance company lies to the insurance department the bill allows the attorney general to seek recourse for the policy holder.

Sen. Hwang T. S28 shared he still has problems with the bill due to underpricing. Asked if there was a tangible measure of what constitutes "deliberate or reckless misstatement or omission".

Sen. Lesser M. S09 believed that the finding would need to come from the insurance department and the attorney general.

Sen. Hwang T. S28 shared that he knows loved ones who have had issues with this and asked if the testimony from the attorney general was considered for possible language changes.

Sen. Lesser M. S09 responded they did consider it and may make the changes with regards to section 5 and wants to assist the attorney general and providing relief today.

Sen. Hwang T. S28 quoted testimony from the attorney general and asked why section 5 has not been removed from the bill.

Sen. Lesser M. S09 paid respects to the attorney general and believes he does not have the tools necessary to seek recourse from companies and bad actors. He emphasized that there are other parts of the bill that are good.

Sen. Hwang T. S28 argued that the market should dictate what happens and believes in market forces with oversight by the commissioner. A well-intentioned bill but will vote no in respect to AG suggestion.

Sen. Lesser M. S09 cleared up that he believes in the commissioner and market and the bill is about enforcing the law.

Rep. Nuccio T. 053 made a point of order that Rep. Pavalock-D'Amato was kicked off the meeting due to an incorrect name on her screen and wants to pause debate until she can be let in to the meeting.

Sen. Lesser M. S09 suggested that while that is being figured out, she can watch on the live until she can come back on.

Rep. Nuccio T. 053 is concerned that the long-term care companies who are insolvent and line 197 with the premiums. She asked for confirmation on the locking in 3-year cycle.

Sen. Lesser M. S09 confirmed the 3-year lock in.

Rep. Nuccio T. 053 is concerned about year 4 and what will happen with premium. Stated long-term care costs are astronomical and she is concerned based on prices set 10-15 years ago. She asked how they can account for the change in the market.

Sen. Lesser M. S09 asked for clarification on the question and talks about the purview of the AG and that the costs are not criminal and is very sensitive to the risks to policy holders. The three-year mark was consulted by the insurance companies and came from conversations with the stake holders.

Rep. Nuccio T. 053 asked if the NAIC agreed to the bill.

Sen. Lesser M. S09 stated the health and life has advised the provision.

Rep. Nuccio T. 053 asked if there was a rate renewal process and updating rates. She is concerned with the rates each year and that in the 4th year the rates are expensive.

Sen. Lesser M. S09 hoped the trends have been flattening out and the regulators feel comfortable with the rate settings. He suggested having the conversation with the health and life division to go over the specific concerns.

Rep. Nuccio T. 053 agreed that she will speak to them about her concerns.

The clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

Sen. Lesser M. S09 stated he will hold item #18 and move to item #19.

A motion was duly made to JF SB 1045 to the floor by Rep. Wood K. 029 and seconded by Rep. Dathan L. 142.

Rep. Nuccio T. 053 stated the bill has a lot of pieces and it is too much together. The language is a massive cost driver. The medical necessity is a deal breaker for her. Asked if there have been any language changes.

Sen. Lesser M. S09 stated she is correct there have been no changes to the language due to the time limit.

Rep. Nuccio T. 053 asked where the opportunity would be to change the language.

Sen. Lesser M. S09 replied that the committee can make an amendment at any point but if there was a JF today and it goes to the senate there would be opportunity for changes on the floor.

Rep. Nuccio T. 053 asked how there would be validation of procedures.

Sen. Lesser M. S09 deferred to someone with more expertise but thinks that nothing in the provision would prohibit medical necessity.

Rep. Nuccio T. 053 claimed that the bill is silent and leaves it to interpretation which affects the consumer.

Sen. Lesser M. S09 responded the bill looks to shift the burden of proof from the patient to insurance companies.

Rep. Nuccio T. 053 shared she will be a no on the bill and would like to be part of making this bill functional and address the cost of health care.

Sen. Lesser M. S09 thanked Rep. Nuccio and would share with the proponents of the bill.

The clerk called a roll call vote: 15 yea, 3 nay

Motion Passed

A motion was duly made to JF SB 1004 to the floor by Rep. Dathan L. 142, seconded by Rep. Wood K. 029.

Asked to add the bill to the consent calendar.

Item #21 was placed on consent calendar.

A motion was duly made to JF SB 1003 to the floor by Rep. Farrar K. 020, seconded by Rep. Wood K. 029.

Rep. Nuccio T. 053 asked if those who received coupons can apply them to deductibles.

Sen. Lesser M. S09 confirmed yes.

Rep. Nuccio T. 053 asked where in the bill she can find that.

Sen. Lesser M. S09 stated the language is between 99-103.

Rep. Nuccio T. 053 asked if it was RX, prescription drugs.

Sen. Lesser M. S09 responded yes.

Rep. Comey R. 102 made a motion to put item #22 on the consent calendar.

A motion was duly made to JF HB 6588 to the floor by Rep. Wood K. 029, seconded by Rep. Dathan L. 142.

Rep. Wood K. 029 thanked Rep. Dathan for the work she has done and is in support of the bill.

Sen. Lesser M. S09 echoed the remarks by Rep. Wood.

Rep. Nuccio T. 053 shared that she is thankful part of her bill was in the bill and the importance of mental health.

Rep. Dathan L. 142 thanked all the advocates who have the information and all the support she received. She is supporting the bill enthusiastically and made a motion to put on the consent calendar.

Rep. Nuccio T. 053 asked for a roll call vote.

The clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JF SB1008 to the floor by Rep. Wood K. 029, seconded by Sen. Maroney J S14.

Sen. Lesser M. S09 confirmed the JFS is a mistake and that it is in fact only a JF.

Sen. Hwang T. S28 asked what for clarification on what bill was being discussed.

Sen. Lesser M. S09 stated they are on SB 1008.

Sen. Hwang T. S28 asked for the purpose of the bill and if they are looking to mandate coverage or issues regards to effectiveness.

Sen. Lesser M. S09 responded that the intent of the bill is to increase awareness due to some misunderstandings.

Sen. Hwang T. S28 appreciated the narrowness of the bill and the clarity of the bill. He will support the bills.

Item # 24 was placed on consent calendar.

A motion was duly made to JF HB 6590 to the floor by Rep. Farrar K. 020, seconded by Rep. Rochelle K. 104.

Sen. Hwang T. S28 asked for confirmation that they are discussion HB 6590.

Sen. Lesser M. S09 confirmed.

Sen. Hwang T. S28 asked what the bill solves.

Sen. Lesser M. S09 responded that the bill solves three problems: discrimination against survivors of domestic violence, prevention of discrimination of the LGBTQ community and a task force to examine business insurance rates in distressed municipalities in comparison to non-distressed municipalities.

Sen. Hwang T. S28 asked if there would be a fiscal note.

Sen. Lesser M. S09 responded that he does not think so.

Sen. Hwang T. S28 supports being able to help distressed communities and asked when the task forces report would be due.

Sen. Lesser M. S09 stated Jan 1st, 2022.

Sen. Hwang T. S28 asked for the effective date.

Sen. Lesser M. S09 responded for the task force in on passage.

Sen. Hwang T. S28 reworded his question regarding the passage date.

Sen. Lesser M. S09 responded and was cut off.

Sen. Hwang T. S28 understood the clarification and asked evidence for rate charged relative to victims of domestic violence.

Sen. Lesser M. S09 referred to a specify testimony that alluded to the question.

Sen. Hwang T. S28 is looking forward to supporting the bill.

Rep. Nuccio T. 053 agreed with two out of the three parts of the bill and disagrees with the third part as it seems bias. She mentioned that the study needs a less bias intent and making sure everyone is at the table.

Rep. Rochelle K. 104 shared the thought process and goal of the bill with it being a fair process.

Rep. Nuccio T. 053 asked if there was room to have individuals with insurance experience.

Rep. Rochelle K. 104 responded that the bill is related to business insurance and wants to keep it at that realm. She felt that the best way to go about this was to uphold the standard of all the taskforce to keep it fair.

Rep. Nuccio T. 053 appreciated the feedback.

Rep. Rochelle K. 104 appreciated the conversation.

The clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JFS HB 6587 to the floor by Rep. Wood K. 029, seconded by Rep. Comey R. 102.

Rep. Nuccio T. 053 struggled with this bill and stated that passing the legislation will increase premiums. The bill will not affect the cost of the epi-pen but rather move to a fully insured basis that impacts the premium. She believes it gives a false sense of hope and only affects limited people.

Sen. Lesser M. S09 stated that he has talked to the proponents of the bill and agrees there should be some changes to the language.

Rep. Nuccio T. 053 is interested in the amended language and states it's a predatory practice as it doesn't address the root cause of the issue. She offered to help change the language to make it better.

Rep. Comey R. 102 agreed she struggles with the bill in similar ways as Rep. Nuccio. She wants to take up Rep. Nuccio's ideas to try to make some changes to the bill.

Rep. Meskers S. 150 thanked the committee for their efforts and focus on the problem. Stated the cost really is the problem and that they change the injector which caused a spike in the product. He will be supporting the bill and shared similar concerns.

The clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JF SB 1022 to the floor by Rep. Dathan L. 142, seconded by Rep. Maroney J. S14.

Rep. Nuccio T. 053 asked if the language addressed the double visits and double billing.

Sen. Lesser M. S09 deferred to LCO on the question.

LCO could not answer now but will get back to the representative.

Rep. Nuccio T. 053 is concerned that consumers had to pay the doctor the same amount as an office visit but for a telehealth visit.

Sen. Lesser M. S09 stated that was not part of the original executive order but it was a part of a special order passed last year temporarily codifying the executive order. The language currently makes that permanent.

Rep. Nuccio T. 053 asked for confirmation on the paid parity.

Sen. Lesser M. S09 stated it was added by the legislature.

Rep. Nuccio T. 053 asked if it makes it permanent.

Sen. Lesser M. S09 agreed it does.

Rep. Nuccio T. 053 responded she had issues with that because of the level of care and there needs to be a reduction of cost. If there is not addressal of double visits and care will increase the costs of healthcare. Asked if there could be a sunset rate and allow the companies dictate their schedule.

Sen. Lesser M. S09 Stated healthcare has changed in a permanent way and that he hasn't seen such issue happening.

LCO circled back and let Rep. Nuccio know the bill does not address the double charge and visit.

Sen. Lesser M. S09 mentioned that her question is fair, and that the public health committee could change the language to make the change.

Rep. Nuccio T. 053 is concerned that doctors are putting off office visits and it could be a model that can be exploited. She will vote no because of her concerns and the double visits.

Rep. Comey R. 102 is concerned that when working with special ed services that students have gotten more out of speech telehealth rather than in person services. She mentions that there some success with telehealth services as well as parents with birth to three services. Asked the process for ensuring that there is equal telehealth opportunity.

Sen. Lesser M. S09 stated in the statute there is a lot of people who are permitted to give tele health services, but public health will determine the scope of practice.

Rep. Dathan L. 142 appreciated that Rep. Nuccio raised her concerns as she had not heard of them before as her constituents had a positive experience for mental health and speech therapy during the pandemic.

Sen. Hwang T. S28 asked if there were conversations in collaborating with the public health committee to address both physical and mental well-being in the bill.

Sen. Lesser M. S09 responded that the behavioral health community have voiced their interest for the bill and is not sure which committee really moved the bill.

Sen. Hwang T. S28 stated the executive order is till April 10th and hopes not to extend the order but rather go through a legislative process concerning the bill. He will be supporting the bill and asked about if there is substitute language.

Sen. Lesser M. S09 confirmed there is no substitute language.

Sen. Hwang T. S28 asked if the bill could be added on consent.

Sen. Lesser M. S09 responded it could not be since a member was opposed.

The clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JFS HB 6589 to the floor by Rep. Dathan L. 142, seconded by Rep. Wood K. 029.

Rep. Comey R. 102 stated the bill does a great job.

The bill was placed on the consent calendar.

A motion was duly made to JF SB 1043 to the floor by Rep. Wood K. 029, seconded by Rep. Dathan L. 142.

Rep. Delnicki T. 014 mentioned he is a big fan of the Hartford courant. He asked if the bill authorizes the Hartford courant to incur debt or issue a dividend if it is done so for the public interest.

Sen. Lesser M. S09 responded the bill asserts the special act in the successor and grants a new power to do dividends in the public interest.

Rep. Delnicki T. 014 asked that if it was not in the original charter the legislature is now able to add the provision.

Sen. Lesser M. S09 responded the charter has been amended from time to time by the legislature but they will be adding the additional right in the current bill.

Rep. Delnicki T. 014 responded that the courant is not a private entity but a public entity.

Sen. Lesser M. S09 stated that the courant is a private entity that has public sanction and been publicly chartered.

Rep. Delnicki T. 014 asked if other businesses have a similar charter.

Sen. Lesser M. S09 assumed yes but does not have any specific knowledge in the area.

Rep. Delnicki T. 014 stated the Hartford could have a charter.

Sen. Lesser M. S09 responded it may have one.

Rep. Delnicki T. 014 questioned whether they can legally alter the charter as a legislature.

Rep. Pavalock-D'Amato C. 077 asked about the changes that created the bill before them.

Sen. Lesser M. S09 replied that the company is seeking to purchase tribune from the parent company. The company is trying to make changes in the business to trip off their assets to make profits. The original intent of the bill was for there to be a newspaper outlet in the city of Hartford and the bill blocks buyer from dismantling the newspaper.

Rep. Pavalock-D'Amato C. 077 asked what the company is.

Sen. Lesser M. S09 stated it is Alden Capital Management.

Rep. Pavalock-D'Amato C. 077 is concerned with line 7 and asked what public interest is.

Sen. Lesser M. S09 responded operating in the newspaper is public interest.

Rep. Pavalock-D'Amato C. 077 stated that they are protected by the 1st amendment.

Sen. Lesser M. S09 stated the reason that the 1st amendment is so important especially the press. The bill does not seek to limit the press but it simply making sure that there is a press.

Rep. Pavalock-D'Amato C. 077 agreed with the previous comment and asked if there was a violation it would be through the 1st amendment.

Sen. Lesser M. S09 stated he does not see a 1st amendment issue and that is not the issue of the bill.

Rep. Pavalock-D'Amato C. 077 mentioned the fear is whether they exist is the 1st amendment violation.

Sen. Lesser M. S09 stated that it's not a violation to shut down a newspaper but it is against the public interest.

Rep. Pavalock-D'Amato C. 077 mentioned there would be a violation and that the concern is when the newspaper was sold to the original buyer. She asked when the newspaper was first sold.

Sen. Lesser M. S09 responded the Hartford Courant has been publicly traded and had many different owners since 1764.

Rep. Pavalock-D'Amato C. 077 referenced line 12 and why there was a requirement for a person to have standing they needed to be a subscriber for at least one year.

Sen. Lesser M. S09 responded that line 12 was that there so that those who had a connection to the paper could have that standing.

Rep. Pavalock-D'Amato C. 077 asked about those who read the paper daily, or those who recently subscribed and how that would work.

Sen. Lesser M. S09 stated it would limit law suits.

Rep. Pavalock-D'Amato C. 077 asked that wouldn't they want more people in standing.

Sen. Lesser M. S09 responded that he does not think so. There's no benefit to having millions of law suits. The purpose is so the newspaper upholds a public mission.

Rep. Pavalock-D'Amato C. 077 stated that one day of a subscription seems like enough standing not just the one year. It seems limiting.

Sen. Lesser M. S09 mentioned the intent is to ensure those who are bringing forth an action is a person who is has a genuine connection to the newspaper and the community served.

Rep. Pavalock-D'Amato C. 077 raised concern with line 7 which refers to public interest. She stated it is broad and can be voided or up to interpretation. She asked who is the one benefiting from it and would want to be careful with the ambiguity.

Rep. Perillo J. 113 is surprised that they are talking about this and that they should be a difference between the newspaper and the state of Connecticut. Freedom of the press expands beyond what has been mentioned and believed that the committee should not be telling the owners of a newspaper how to divest and make decisions regarding their press.

Sen. Lesser M. S09 he responded that there has been instances that legislators have voted on business operations regarding the Hartford courant at their request.

Rep. Polletta J. 068 asked if the bill was at the request of the Hartford Courant.

Sen. Lesser M. S09 asked if he meant the ownership.

Rep. Polletta J. 068 asked who did the request come from.

Sen. Lesser M. S09 stated that concerns came from subscribers and the reports of the newspaper.

Rep. Polletta J. 068 restated the chair's response for clarification.

Sen. Lesser M. S09 confirmed he was correct in his interpretation.

Rep. Polletta J. 068 echoed the sentiments of Rep. Perillo and does not understand why the government is involved in the newspaper. He fears it may be unconstitutional and is open to discussing more and is open minded. Asked if there are other companies that have a charter like the Hartford courant.

Sen. Lesser M. S09 responded that in prior to the 1830's most corporations were chartered and after there were still some. There are charters issued by the state of Connecticut but does not know if they are currently standing.

Rep. Polletta J. 068 stated if there is acknowledgement about The Hartford Insurance company and their charter.

Sen. Lesser M. S09 stated he does not know the answer.

Rep. Polletta J. 068 believed that there is, and that The Hartford may be bought by another company and asked if the committee would do the same for that company.

Sen. Lesser M. S09 is surprised if that is the case.

Rep. Polletta J. 068 mentioned that it seems like there is picking and choosing and there's no uniform approach. He stated it doesn't make sense to single out one company and not others. He is concerned by the precedence it could set and the legal ramifications. He looks forward to the debate but will be voting no on the bill as it stands.

The clerk called a roll call vote: 12 yea, 6 nay

Motion Passed

A motion was duly made to JF SB 1050 to the floor by Rep. Dathan L. 142 and seconded by Sen. Maroney J. S14.

Rep. Pavalock-D'Amato C. 077 asked the purpose of the bill.

Sen. Lesser M. S09 responded that it is intended for consumer protections for those who have purchases life insurance.

Rep. Pavalock-D'Amato C. 077 asked if there is a requirement on how notices will be delivered.

Sen. Lesser M. S09 he said no.

Rep. Pavalock-D'Amato C. 077 referenced line 94 and asked what the annual notice is for in section 2.

Sen. Lesser M. S09 stated the notice is for the status of the policy.

Rep. Pavalock-D'Amato C. 077 asked is section 3 dealt with non-payment and cancellations.

Sen. Lesser M. S09 stated it was correct.

Rep. Pavalock-D'Amato C. 077 asked the time frame for the cancellations.

Sen. Lesser M. S09 responded that the bill gives discretion to the commissioner to make the decision.

Rep. Pavalock-D'Amato C. 077 asked if the commissioner will be issuing regulations.

Sen. Lesser M. S09 stated that it is in the bill for the commissioner to do so.

Rep. Nuccio T. 053 asked if a notice on the policy is a new concept.

Sen. Lesser M. S09 he has not seen the bill before so no.

Rep. Nuccio T. 053 does not understand the beneficiary portion of the bill as it is private health information. Lastly, she asked if an employer provides life insurance the insured may not have beneficiary information. She wants to know more about what the driver of the bill is.

Sen. Lesser M. S09 deferred to Sen. Hwang.

Sen. Hwang T. S28 answered that it is intended to allow that those that are on the policy have moved they are not aware they have the policy. It is a means to be able to communicate with to ensure updates for individuals. Acknowledged that group policies may be exempt from this.

Rep. Meskers S. 150 suggested that the beneficiary be a sole party.

Sen. Hwang T. S28 stated it is only for beneficiaries.

Rep. Meskers S. 150 clarified that he meant the owner of the policy.

Sen. Hwang T. S28 responded that it is a point of concern and that is the policy is canceled it would be covered in the current bill. He appreciated the input and dialogue and will continue to make accommodations and changes.

Sen. Anwar S. S03 had concerns with the bill and will flag and vote no.

The clerk called a roll call vote: 17 yea, 1 nay

Motion Passed

A motion was duly made to JF HB 6622 to the floor by Rep. Wood K. 029 and seconded by Sen. Anwar S. S03.

Rep. Pavalock-D'Amato C. 077 asked if the bill is a past bill and if there are any significant changes.

Sen. Lesser M. S09 is not aware of it being a prior bill.

Rep. Pavalock-D'Amato C. 077 asked if there is a fiscal note.

Sen. Lesser M. S09 did not recall but thinks there is.

Rep. Pavalock-D'Amato C. 077 asked if it would be sent to appropriations.

Sen. Lesser M. S09 responded it is being sent to the floor.

Rep. Pavalock-D'Amato C. 077 asked why it is not being sent to appropriations.

Sen. Lesser M. S09 shared for similar reasons as why other bills haven't been sent directly to appropriations. It will go to the floor first and then be decided there.

Rep. Pavalock-D'Amato C. 077 asked why the public option bill was sent to appropriations and other bills haven't.

Sen. Lesser M. S09 stated the concern is that they do not want the bills of this committee to get lost in the process.

Rep. Pavalock-D'Amato C. 077 asked if companies could shift their prices down.

Sen. Lesser M. S09 is not aware of it prohibiting lowering prices.

Rep. Pavalock-D'Amato C. 077 she had heard concerns of it and asked if the prices are set at the beginning of the year.

Sen. Lesser M. S09 agreed that the corresponding date is January 1st.

Rep. Pavalock-D'Amato C. 077 asked what would stop the company from raising prices prior to January 1st.

Sen. Lesser M. S09 clarified the bill is not specific to price and rather is a formulary.

Rep. Pavalock-D'Amato C. 077 restated her question to address the formulary.

Sen. Lesser M. S09 responded that the bill does not address that, but it has not been an issue by other states that have passed similar legislation.

Rep. Pavalock-D'Amato C. 077 asked if hypothetically it could happen.

Sen. Lesser M. S09 stated it could and that it would be a decision made by the carrier.

Rep. Pavalock-D'Amato C. 077 referenced the 90 days and asked if there was a discrepancy from this bill and the other bill passed.

Sen. Lesser M. S09 stated he was not sure what bill she is referring to.

Rep. Pavalock-D'Amato C. 077 stated the one other one she was on for. She then asked if there have been bills that are similar and passed.

Sen. Lesser M. S09 shared the bill is a repeat that has not been passed.

Rep. Pavalock-D'Amato C. 077 asked that it did not pass between the house and the senate.

Sen. Lesser M. S09 confirmed the previous statement.

Rep. Nuccio T. 053 agreed with the idea behind the formularies and the bill. She is concerned that there could be changes from drug companies that negatively impact insurance and raise costs for consumers. She wants the two to be linked together so that there are no predatory practices.

Sen. Lesser M. S09 mentioned many legislators care about the bill and have had similar concerns including himself. He is aware of the concern and will be taking it into consideration.

Rep. Nuccio T. 053 asked if he could facilitate the process of trying to make the bill better.

Sen. Hwang T. S28 was impressed with the collaborations between Sen. Fasano and Sen. Looney across parties. He appreciated the noble idea of the bill but also raised concerns for those who rely on unique specialized drugs he thinks it should not be changed unless doctors believe so. He believes there can be a compromise to providing the best health care to patients while lowering costs. He will be voting in favor of the bill but looks forward to continuing to work on the bill.

Sen. Anwar S. S03 stated that Sen. Fasano and Sen. Looney have been working hard on this bill and would not want to question that they did not know what they are doing. Changing the essence of the bill will not help the patients and so he is concerned that if it changes to a more middle ground it will not benefit consumers. He supports the bill in this form and does not want the language to change to impact negatively on patients.

The clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JFS HB 6624 to the floor by Rep. Wood K. 029, seconded by Rep. Dathan L. 142.

Sen. Hwang T. S28 asked about the substitute language.

Sen. Lesser M. S09 stated he can answer but deferred to Rep. Wood.

Rep. Wood K. 029 responded that the bill will firm up requirements for broker licenses and that there is additional training necessary. Due to the increase of the housing market the bill ensures that brokers are keeping up with their education and licensing.

Sen. Hwang T. S28 appreciated the explanation and likes the accountability for real estate teams. He acknowledges the transparency and developing relations in real estate. Regarding the annual fee he asked if it would be an individual fee or the team.

Rep. Wood K. 029 believed it is an individual fee per broker.

Sen. Hwang T. S28 is concerned that there is another registration fee for a broker when they pay a realtor fee.

Rep. Wood K. 029 mentioned Sen. Hwang brought up a good point, but the bill was endorsed by the Connecticut Association of Realtors and would defer to them. She believes the fees are reasonable.

Sen. Hwang T. S28 he stated not seeing any opposition in the testimony he looks forward to supporting the bill.

Rep. Pavalock-D'Amato C. 077 asked if individual licenses would be kept along with the team one; if so, which would be used on a form.

Rep. Wood K. 029 responded that if it is a team there needs to be disclosure of the individual's number and if there is a group number it may only be one number. Whatever number is associated with what consumer protections has. The teams are new, but each person would have their own number.

Rep. Pavalock-D'Amato C. 077 asked the conjunction between the requirements in 230-263.

Rep. Wood K. 029 responded that if you get your broker's licenses you need to perform hours under a broker. This was changed because people were only going in to take the exam to get their license without any experience.

Rep. Pavalock-D'Amato C. 077 referenced line 252 and asked if their role under transaction is under another broker.

Rep. Wood K. 029 responded that they would have to fulfill all the requirements outlined in the bill in order to get their broker's license.

The clerk called a roll call vote: 18 yea, 0 nay

Motion Passed

A motion was duly made to JF HB 6625 to the floor by Rep. Comey R. 102 and seconded by Sen. Maroney J. S14.

Sen. Hwang T. S28 stated the bill is to adopt an education requirement for public adjusters and being that there was one piece of testimony in support of the bill he asked it to be put on consent.

A motion was duly made to JF SB 1044 to the floor by Rep. Dathan L. 142 and seconded by Sen. Maroney J. S14.

Rep. Comey R. 102 mentioned that as she reviewed testimony and reviewed who would be on the task force, she recommends that all the positions be thought out. Ted Doolittle and the hospital association had recommendations on it.

Sen. Lesser M. S09 responded that the bill is a dummy bill and is used as a vehicle for the start of a conversation.

Rep. Nuccio T. 053 shared she tends to vote down on dummy bills. She asked if there could be more substance added to the bill. The bill is generic, and it would be good if there was no pre-determined outcome. She is not sure if this bill would be the starting place to investigate more complicated issues.

Sen. Lesser M. S09 responded that the bill is a place holder and read into nothing of the bill.

Rep. Meskers S. 150 shared that the chair answered all his questions and is good.

Sen. Hwang T. S28 stated he doesn't know which bills are dummies or not and so as his due diligence he was made sure to look at testimony from many important stakeholders. The chair just mentioned it is a dummy bill and yet those entities to make the effort to participate is a wasted effort. He is frustrated that the process and the people are not being respected.

Sen. Lesser M. S09 asked how the Sen. Hwang would have drafted a dummy bill.

Sen. Hwang T. S28 responded that he would have let people know beforehand that the intent was it to be a dummy bill.

The clerk called a roll call vote: 13 yea, 5 nay

Motion Passed

A motion was duly made to JF SB 1048 to the floor by Sen. Maroney J. S14, seconded by Sen. Anwar S. S03.

Sen. Hwang T. S28 hoped it is not a dummy bill and asked the issue that the bill is trying to address and mandates.

Sen. Lesser M. S09 responded the bill requires site neutral payments for certain medical procedures.

Sen. Hwang T. S28 asked what the problem is that the bill will solve.

Sen. Lesser M. S09 shared that it will address issues of infusion costs. He yielded to Sen. Anwar for his response.

Sen. Anwar S. S03 stated it is a consumer bill which looks at challenges where individuals have a procedure or infusion at different facilities and later get a high bill. The bill seeks to reduce the costs of health care.

Rep. Pavalock-D'Amato C. 077 asked if a hospital is negotiating prices based on different hospitals and different costs why should they be forced to charge the same price as other hospitals when their costs are different.

Sen. Lesser M. S09 shared the proponent of the bill would say there is a huge disparity in costs and is a source of price gauging and hurts the consumers.

Rep. Pavalock-D'Amato C. 077 shared that there are variables that contribute to different costs. As an attorney she would not charge the same as other attorneys. She believes that government should have no role in setting costs for her or hospitals. She hopes the bill will fail this year.

Sen. Lesser M. S09 responded that if the free market and private sector were working to bring down costs it would not need this. There is not enough transparency or ability to shop around which leads to price gauging.

Rep. Nuccio T. 053 agreed it is difficult to find transparency. Regarding the bill she mentioned that those who work in the hospitals or provider networks they can negotiate their rates. The larger the hospital the larger they wield which can lead to costs. Feels the legislation is slandering health carriers and not getting at the actual cost drivers.

Sen. Anwar S. S03 shared that the cost the health care is regional and a regional shift in costs. The difference in costs are within the same region and agreed that negotiating powers are one of the reasons for cost in health care. The increases in health care negatively impacts the consumers. The bill is to bring some reason and reduce the cost of health care.

Rep. Meskers S. 150 is concerned as the prior two speakers and whether the bill will reach its goal and whether there should be a regional tri-state area price. He asked if they are looking at price parity to rise to the top or for it to go to lowest costs producer. The free market does not have any prices and you can't shop around for procedures. He is willing to move the bill forward but is concerned that the scope is too narrow.

The clerk called a roll call vote: 14 yea, 4 nay

Motion Passed

A motion was duly made to JF HB 5013 to the floor by Sen. Maroney J. S14 and seconded by Rep. Delnicki T. 014.

Rep. Comey R. 102 asked what the bill is and the problem it is solving.

Sen. Lesser M. S09 deferred to Rep. Pavalock-D'Amato.

Rep. Pavalock-D'Amato C. 077 shared the bill mandates the cost analysis of insurance. It takes existing statutes to use an outside actuarial to do the analysis and is limited to 5 times per year. Any costs are given to the insurance committee as a report which would then be voted on by the committee.

Rep. Comey R. 102 she is confused about the timing. She asked how long it takes UConn currently to do the report and or how long it would take an outside firm to do a

report. Asked if a bill cannot be passed unless it had an actuarial report and then passed in the committee for a 2/3 vote.

Rep. Pavalock-D'Amato C. 077 responded that in the case of not having the actuary report then it would require a 2/3 votes. If there was a report, then it would be a regular vote.

Rep. Comey R. 102 asked how long the reports take.

Rep. Pavalock-D'Amato C. 077 responded that one session the request for the report would be sent and the vote would take place in the following session. In the case that they do not want to wait to vote in the following session the 2/3 vote is an option to do so sooner.

Sen. Anwar S. S03 asked if he could direct his questions to the proponent of the bill.

Sen. Lesser M. S09 agreed that he could.

Sen. Anwar S. S03 asked for the reason to bypass the UConn policy department. Rep. Pavalock-D'Amato C. 077 responded that they are not bypassing UConn it is giving them the option to use an outside actuarial firm at their request. According to them it would save them time and money.

Sen. Anwar S. S03 stated that the removal of mandates and regulations allow for profit companies to go out of control at the expense of consumers. He asked if the bill would negatively impact consumers.

Rep. Pavalock-D'Amato C. 077 stated the bill does not remove any mandates nor gives that capability.

Sen. Anwar S. S03 asked why the American cancer society is opposed to the bill.

Rep. Pavalock-D'Amato C. 077 shared they are concerned with the limit of 5 per year. The 2/3 votes could allow for a change if necessary.

Sen. Anwar S. S03 thanked the Representative for answering his questions and the chair. He is concerned with the bill and chooses to flag it and vote no.

The clerk called a roll call vote: 17 yea, 1 nay

Motion Passed

Sen. Lesser M. S09 thanked the members for their endurance and the only thing left is the consent calendar. He urged the members to stick around so that they can gather the votes.

Rep. Pavalock-D'Amato C. 077 asked that the clerk lists out the bills on consent.

The clerk responded with the following bills:

SB 89, HB 6392, SB 1004, SB 1003, SB 1008, HB 6589, HB 6625

The chair stood at ease.

The chair asked for the roll call on the consent calendar.

The clerk called the consent calendar: 18 yea, 0 nay

Motion Passed

Sen. Lesser M. S09 concluded the business for the committee meeting. Stated that votes will be open for an additional hour and thanked the clerk for her work. He encouraged the members to check to see if they missed any votes. He mentioned there is reserved time on Wednesday for a meeting, but it is unsure right now. He asked the clerk what time the meeting for Wednesday would be.

The clerk stated Wednesday at 10:00am.

Sen. Lesser M. S09 responded that if there is a meeting it would be at 10 but he would let the members know as soon as possible. He thanked everyone today for all the work and moving forward the bills.

The chair recessed the meeting until 10:00pm.

A motion was duly made and seconded to adjourn the meeting.

The meeting was adjourned at **10:00 PM.**

Administrator

Asst. Clerk Christina Cruz
Committee Clerk