

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: HB-6590

AN ACT PROHIBITING CERTAIN INSURANCE DISCRIMINATION AND
ESTABLISHING A TASK FORCE TO STUDY INSURANCE COSTS BORNE BY

Title: BUSINESSES LOCATED IN DISTRESSED MUNICIPALITIES.

Vote Date: 3/22/2021

Vote Action: Joint Favorable

PH Date: 3/9/2021

File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

To protect victims of domestic violence from discrimination on behalf of insurance companies denying care. The bill also protects the LGBTQ community from discrimination from life insurance. The bill resulted from experience of bias from insurance companies to victims of domestic violence and the LGBTQ community. The bill also establishes a task force to study insurance costs in distressed municipalities to ensure equitable coverage.

RESPONSE FROM ADMINISTRATION/AGENCY:

None expressed.

NATURE AND SOURCES OF SUPPORT:

Ashley Starr Frechette, MPH, Director of Health Professional Outreach, CT Coalition Against Domestic Violence supports the bill because it addresses a barrier to accessing basic needs for victims and survivors of domestic violence. In the state of Connecticut insurance companies can use domestic violence as an underwriting criterion in property, casualty, disability and life insurance. The bill will also add protection for the LGBTQ community when obtaining life insurance.

Kelly McConney Moore, ACLU-CT supports the bill as the LGBTQ community continues to experience discrimination in accessing life insurance. They also support the provisions or the bill eliminating discrimination against victims of domestic violence.

Representative Geraldo Reyes Jr., Connecticut General Assembly supports the bill as it pertains to unfair practices of discretionary rates based on where someone lives or has a business. He supports a study so that people in distressed municipalities receive the same coverage as in non-distressed areas.

State of Connecticut, Commission on Human Rights and Opportunities supports protecting domestic violence victims from life insurance discriminations. They also support the inclusion of sexual orientation in its protections against life insurance discrimination. Similarly, the commission also supports protecting people against insurance discrimination based on their gender identity.

Eric George, President, Insurance Association of Connecticut offered comments on the bill. He referenced section 4 and asked that the word "high" be removed as it presupposes findings. He also asked that the taskforce include at least two members that have experience in insurance matters and represent the insurance carrier industry.

NATURE AND SOURCES OF OPPOSITION:

Connecticut Association of Health Plans opposed the bill because state and federal law already provide the protection from discrimination by virtue of the affordable care act. Respectfully asked for the removal of health insurers from the legislations.

Reported by: Christina Cruz

Date: 04/05/2021