

Insurance and Real Estate Committee

JOINT FAVORABLE REPORT

Bill No.: SB-1005

AN ACT REQUIRING CERTAIN HEALTH INSURERS TO AUTOMATICALLY

Title: PROVIDE HEALTH INSURANCE COVERAGE FOR CERTAIN NEWBORNS.

Vote Date: 3/22/2021

Vote Action: Joint Favorable Substitute

PH Date: 3/9/2021

File No.:

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SPONSORS OF BILL:

Sen. Martin M. Looney, 11th Dist.

REASONS FOR BILL:

The bill requires automatic insurance coverage for when a child is born and has a complicated medical situation which requires an extended hospital stay. There have been concerns due to insurance not covering all the costs if a new born needs an extended stay for medical reasons while allowing parents some time to figure out insurance.

Proposed Substitute Language

The language changed from "sixty-one" to "one hundred twenty-one or the date of discharge from the hospital, whichever is later" in section 1c and section 2c. The substitute language extends to the 120 days or discharged from the hospital because there are cases where the stay is longer than 61 days.

RESPONSE FROM ADMINISTRATION/AGENCY:

None Expressed.

NATURE AND SOURCES OF SUPPORT:

Dr. James Moore, Director of Neonatology, Connecticut Children's Medical Center

supports the bill and offers language changes to the bill. Dr. Moore is supportive of automatic coverage with babies who receive care in the NICU. He states that Connecticut Children's often bears the costs of coverage termination due to lack of enrollment which can occur if parents do not notify the insure, the inpatient stay extends beyond the end of the policy year,

or the family experiences a lapse or change thus the remainder of the inpatient stay may not be covered by any policy. Dr. Moore offered two changes to the bill:

Where the language in Section 2(A) reads: *“the general statutes shall, not later than thirty days after a newborn child is born during any policy year, provide coverage under such policy for the newborn child for such policy year if an insured is the parent of such newborn child.”*

He suggested it be revised to, *“the general statutes shall, not later than thirty days after a newborn child is born during any policy year, provide coverage under such policy for the newborn child effective at the date of the child’s birth and continuing for such policy year if an insured is the parent of such newborn child. Coverage for any hospital admissions during this period shall exist until hospital discharge.”*

NATURE AND SOURCES OF OPPOSITION:

The Connecticut Association of Health Plans opposed the bill because the intent of the bill is unclear. Current law already requires that health insurers cover health insurance from birth through sixty-one days allowing parents time to formally enroll the child on their health care.

Reported by: Christina Cruz

Date: 03/29/2021