

Connecticut Health Insurance Provider and Facility Mandates

By: Alex Reger, Principal Analyst
September 14, 2022 | 2022-R-0100

Issue

Summarize Connecticut's provider and facility mandates for fully insured commercial health insurance policies or plans. This report updates OLR Report [2015-R-0273](#).

Summary

By law, certain fully insured commercial health insurance policies must provide coverage for services (1) performed by certain types of medical providers or (2) at certain types of medical facilities.

A provider mandate is a legal requirement that certain health insurance policies cover a specified service when it is performed by certain types of health care providers. For example, if a medical service is covered when it is performed by a licensed physician, state law generally requires the same service to be covered if it is lawfully provided by an advance practice registered nurse acting within his or her scope of practice ([CGS § 38a-499](#)).

A facility mandate is a legal requirement that these health insurance policies cover specified services when performed at certain health care facilities. For example, certain inpatient treatments for mental or nervous conditions are covered when performed at psychiatric residential treatment facilities ([CGS §§ 38a-488a & 38a-514](#)).

Related OLR Reports

OLR Report [2022-R-0128](#) summarizes laws affecting insurance enacted in 2022.

OLR Report [2020-R-0214](#) explains federal preemption of state benefit mandates under ERISA.

OLR Report [2022-R-0191](#) provides a list of state mandated health insurance benefits.

Most mandates apply to both individual and group health insurance policies, including HMO plans. However, due to the federal Employee Retirement Income Security Act (ERISA), state benefit mandates generally do not apply to self-insured health plans. (Although the state employee health insurance plan is a self-insured plan, in practice it incorporates all state mandated benefits and services.)

Table 1 lists mandated providers and Table 2 lists mandated facilities under Connecticut law. For full details of a mandate, refer to the cited statute(s).

Table 1: Connecticut’s Health Insurance Mandated Providers, as of January 1, 2023

CGS §	Provider	Covered Services
38a-488a & 38a-514	Licensed psychiatrist Licensed psychologist Licensed clinical social worker Independent social worker certified before October 1, 1990 Licensed marital and family therapist Marital and family therapist certified before October 1, 1992 Licensed alcohol and drug counselor Certified alcohol and drug counselor Licensed professional counselor Licensed advanced practice registered nurse	Diagnosis and treatment of mental or nervous conditions
38a-488b & 38a-514b	Licensed physician Licensed behavior analyst Licensed psychologist Licensed psychiatrist Licensed physical therapist Licensed speech and language pathologist Licensed occupational therapist Licensed clinical social worker	Diagnosis and treatment of autism spectrum disorder, including behavioral therapy
38a-490a & 38a-516a	Licensed physician Licensed psychologist Special education specialist Licensed occupational therapist Licensed physical therapist Social worker Nurse Dietary or nutritional counselor Speech and language pathology and audiology specialist	Early intervention services

Table 1 (continued)

CGS §	Provider	Covered Services
38a-491 & 38a-517	Licensed dentist	Dental services
38a-492e & 38a-518e	Certified, registered, or licensed health care professional trained in diabetes care and management	Diabetes care and management
38a-492i & 38a-518i	Pain management specialist (i.e., a physician who is credentialed by the American Academy of Pain Management or who is a board-certified anesthesiologist, physiatrist, neurologist, oncologist, or radiation oncologist with additional training in pain management)	Diagnosis and treatment of pain
38a-496 & 38a-524	Licensed occupational therapist	Occupational therapy
38a-499 & 38a-526	Licensed physician assistant Certified nurse practitioner (Group policies only) Certified psychiatric-mental health clinical nurse specialist Certified nurse-midwife Licensed advanced practice registered nurses (Individual policies only)	General health services
38a-503b & 38a-530b	Licensed obstetrician-gynecologist Licensed nurse-midwife Licensed advanced practice registered nurse	Pregnancy and obstetric and gynecological services; general health services within provider scope of practice
38a-507 & 38a-534	Licensed chiropractor	Chiropractic services
38a-523	Licensed physician Licensed physical therapist Licensed occupational therapist Licensed nurse Licensed psychologist Licensed audiologist Licensed speech therapist Social worker Certified respiratory therapist	Comprehensive rehabilitation services (these services must be offered as an optional benefit for group health insurance)

Table 2: Connecticut’s Health Insurance Facility Mandates, as of January 1, 2023

CGS §	Facility	Covered Services
38a-488a & 38a-514	Licensed Hospital or Clinic Child guidance clinic Residential treatment facility Nonprofit licensed adult psychiatric clinic	Treatment for Mental or Nervous Conditions
	Psychiatric residential treatment facilities	Inpatient Services
	Residential Treatment Facilities Hospitals, Psychiatric Hospitals, or Psychiatric Facilities	Rehabilitation Services
	Acute Hospitals	Observation Beds
	State Operated Facilities	Specified treatment for mental or nervous conditions
38a-498b & 38a-525b	State Mobile Field Hospital (formerly known as Critical Access Hospitals)	Isolation care and emergency services
38a-502 & 38a-529	Healthcare Center in Rocky Hill maintained by the Department of Veteran Affairs (formerly known as State Veterans’ Home)	
38a-523	Comprehensive Rehabilitation Facility	Comprehensive rehabilitation services (Optional benefit for group health insurance policies that insurers must offer)

AR:kl