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## OLR Bill Analysis

### SB 1015 (File 343, as amended by Senate "A")\*

#### ***AN ACT PROHIBITING LIFE INSURANCE COMPANIES FROM DISCRIMINATING AGAINST FIRST RESPONDERS DIAGNOSED WITH POST-TRAUMATIC STRESS DISORDER.***

#### **SUMMARY**

This bill prohibits life insurers from delivering or issuing a life insurance or annuity policy to any person in Connecticut on or after January 1, 2024, that excludes coverage solely because someone is a “first responder” (e.g., ambulance driver) diagnosed with post-traumatic stress disorder (PTSD).

Beginning October 1, 2023, the bill also prohibits life insurers from taking any of the following actions based on an individual’s status as a first responder diagnosed with PTSD:

1. making any distinction or discrimination against a person in premiums or rates;
2. demanding or requiring greater premiums than from a first responder not diagnosed with PTSD of the same age, sex, general health, and hope of longevity; or
3. rebating, discounting, or lowering the benefit amount paid upon death, or similarly requiring heirs, executors, or beneficiaries to accept less than the full payout compared to a similarly situated person.

Under the bill, a violation of any of these three provisions is an unfair and deceptive insurance practice under the Connecticut Unfair Insurance Practices Act (CUIPA) (see BACKGROUND).

\*Senate Amendment “A” (1) removes life insurance or annuity policy renewals and continuances from the underlying bill’s first responder

PTSD coverage prohibition provision and (2) delays the prohibition's effective date from October 1, 2023, to January 1, 2024.

EFFECTIVE DATE: October 1, 2023

## **DEFINITIONS**

### ***First Responders***

By law and under the bill, a first responder is:

1. a peace officer or firefighter (see below);
2. a privately employed firefighter;
3. an ambulance driver;
4. a certified emergency medical responder, emergency medical technician, or advanced emergency medical technician;
5. a licensed paramedic; and
6. a telecommunicator (i.e., 9-1-1 operator).

### ***Peace Officers***

By law, the following individuals are designated peace officers: state and local police, Division of Criminal Justice inspectors, state marshals exercising statutory powers, judicial marshals performing their duties, conservation or special conservation officers, constables who perform criminal law enforcement duties, appointed special policemen, adult probation officers, Department of Correction officials authorized to make arrests in a correctional institution or facility, investigators in the Office of the State Treasurer, Police Officer Standards and Training Council-certified motor vehicle inspectors, U.S. marshals and deputy marshals, U.S. special agents authorized to enforce federal food and drug laws, and certified police officers of a law enforcement unit created and governed under a state-tribal memorandum (CGS § 53a-3(9)).

### ***Firefighters***

A firefighter is any (1) uniformed member of a paid municipal, state, or volunteer fire department and (2) local fire marshal, deputy fire

marshal, fire investigator, fire inspector, and certain other classes of inspectors and investigators as determined by the State Fire Marshal and the Codes and Standards Committee (CGS § 7-313g).

**BACKGROUND**

***CUIPA***

By law, the insurance commissioner is authorized to enforce CUIPA through investigations, hearings, cease and desist orders, fines, and license suspensions and revocations (see CGS § 38a-816). Fines may be up to (1) \$5,000 per violation to a \$50,000 maximum or (2) \$25,000 per violation to a \$250,000 maximum in any six-month period if the violation was knowingly committed. The law also imposes a fine of up to \$50,000, in addition to or in lieu of a license suspension or revocation, for violating a cease and desist order.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 12 Nay 0 (03/14/2023)