



House of Representatives

General Assembly

File No. 366

January Session, 2023

House Bill No. 6833

House of Representatives, April 3, 2023

The Committee on Insurance and Real Estate reported through REP. WOOD of the 29th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

AN ACT CONCERNING ELECTRONIC NOTIFICATIONS TO INSUREDS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-477d of the general statutes is amended by
2 adding subsection (j) as follows (*Effective October 1, 2023*):

3 (NEW) (j) Notwithstanding the provisions with respect to
4 explanation of benefits set forth in subsections (d) to (h), inclusive, of
5 this section, each insurer, health care center, hospital service
6 corporation, medical service corporation, fraternal benefit society or
7 other entity that delivers, issues for delivery, renews, amends or
8 continues a health insurance policy providing coverage shall permit
9 each consumer who is a covered individual under the policy and legally
10 capable of consenting to the provision of covered benefits under such
11 policy to specify, in writing, that such insurer, health care center,
12 hospital service corporation, medical service corporation, fraternal
13 benefit society or other entity make all documents pertaining to
14 coverage available by electronic means, provided making such

15 documents available to such consumer by electronic means complies
16 with all applicable federal and state laws and regulations concerning
17 data security, including, but not limited to, 45 CFR Part 160, as amended
18 from time to time, and 45 CFR Part 164, Subparts A and C, as amended
19 from time to time.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2023</i>	38a-477d(j)

INS *Joint Favorable*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note**State Impact:** None**Municipal Impact:** None**Explanation**

The bill has no fiscal impact, as it pertains to the manner of communication between health carriers and their customers.

The Out Years**State Impact:** None**Municipal Impact:** None

OLR Bill Analysis

HB 6833

AN ACT CONCERNING ELECTRONIC NOTIFICATIONS TO INSUREDS.

SUMMARY

This bill requires health carriers (e.g., insurers and HMOs) that deliver, issue, renew, amend, or continue health insurance policies to allow insured individuals who are legally capable of consenting to a policy's covered benefits to elect, in writing, to receive insurance coverage documents electronically. When providing documents electronically, the carriers must comply with all applicable federal and state data security laws.

EFFECTIVE DATE: October 1, 2023

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 12 Nay 0 (03/16/2023)