

# OFFICE OF FISCAL ANALYSIS

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SB-1015

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

As Amended by Senate "A" (LCO 8444)

Senate Calendar No.: 203

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## **OFA Fiscal Note**

### **State Impact:**

Agency Affected	Fund-Effect	FY 24 \$	FY 25 \$
Insurance Dept.	GF - Potential Revenue Gain	Minimal	Minimal

Note: GF=General Fund

**Municipal Impact:** None

### **Explanation**

The bill results in a potential minimal revenue gain to the General Fund starting in FY 24, to the extent additional fines or penalties are assessed for violations of the Connecticut Unfair Insurance Practices Act (CUIPA).

The bill prohibits life insurers from discriminating against first responders diagnosed with post-traumatic stress disorder (PTSD) and makes charging such individuals a different premium or lowering the benefit amount paid upon death based on that status a violation of CUIPA. CUIPA fines can range from \$5,000 per violation up to a maximum of \$250,000 in aggregate penalties per insurer in any six-month period. There is no anticipated cost to the Insurance Department, as the agency has the necessary staff and expertise for enforcement.

Senate "A" excludes policy contracts in place before January 1, 2024, from the bill's prohibition of denying coverage solely on the basis of

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status as a first responder diagnosed with PTSD, which does not change the fiscal impact of the bill as described above.

### ***The Out Years***

The annualized ongoing fiscal impact identified above would continue into the future subject to the number and type of violations that occur.

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