



General Assembly

January Session, 2023

Proposed Bill No. 5453

LCO No. 1327



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
REP. TURCO, 27th Dist.
SEN. LOPES, 6th Dist.

***AN ACT PROHIBITING HEALTH CARE INSURERS FROM
RETROACTIVELY DENYING HEALTH INSURANCE CLAIMS FOR
BEHAVIORAL HEALTH AND SUBSTANCE ABUSE SERVICES.***

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

1 That title 38a of the general statutes be amended to prohibit health
2 care insurers from retroactively denying health insurance claims and
3 clawing back payments for behavioral health and substance abuse
4 services: (1) After one year from the date of such service when prior
5 authorization for such service was issued and the health care provider
6 was paid for such service; and (2) when the health care insurer fails to
7 provide written notice and an explanation of retroactive denial of the
8 claim to the health care provider for such service within one year from
9 the date of such service.

Statement of Purpose:

To prohibit health care insurers from retroactively denying health insurance claims and clawing back payments for behavioral health and substance abuse services: (1) After one year from the date of such service when prior authorization for such service was issued and the health care

provider was paid for such service; and (2) when the health care insurer fails to provide written notice and an explanation of retroactive denial of the claim to the health care provider for such service within one year from the date of such service.