
OLR BILL ANALYSIS

HB 6392

AN ACT CONCERNING BIRTH TO THREE SERVICES AND REHABILITATION SERVICES FOR CHRONIC GAMBLERS.

SUMMARY:

Beginning in FY 12, this bill increases from \$1.5 million to \$1.9 million the amount of lottery revenue that the Connecticut Lottery Corporation must transfer annually to the chronic gamblers treatment rehabilitation account. (§ 3)

The bill also makes changes to the coverage requirements for certain health insurance policies that provide coverage for medically necessary early intervention services (birth-to-three) provided as part of an individualized family service plan. (§§ 1, 2, 4, & 5)

The bill prohibits these insurers from imposing co-insurance, copayments, deductibles, or other out-of-pocket expenses for these services that are more restrictive than those imposed on substantially all other benefits provided under the policy, unless it is a high-deductible policy designed to be compatible with federally qualified health savings accounts.

By law, these policies must offer an annual maximum policy benefit of \$6,400 per child with an aggregate benefit of \$19,200 per child over the three-year period. The bill expands coverage amounts for children with autism spectrum disorders to \$50,000 per child per year and \$150,000 per child over the three-year period.

The bill applies to individual and group health insurance policies delivered, issued, or renewed in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses and (4) hospital or medical services, including coverage under an HMO plan. Due to federal law (ERISA), state

insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: July 1, 2011

BACKGROUND

Chronic Gamblers Treatment Rehabilitation Account

This account partially funds the Department of Mental Health and Addiction Services' compulsive gambling treatment program. The balance of the funding comes from a fee imposed on dog racing, jai alai, and teletheater licenses. The program provides prevention, treatment, and rehabilitation services for chronic gamblers.

PRELIMINARY