

File No. 175

(Reprint of File No. 75)

House Bill No. 5461
As Amended by House
Amendment Schedule "A"

Approved by the Legislative Commissioner
March 27, 1998

AN ACT PROHIBITING INSURANCE DISCRIMINATION BASED
ON THE RECREATIONAL ACTIVITIES OF INDIVIDUALS.

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

1 (NEW) No group health insurance plan, as
2 defined in subdivision (1) of subsection (a) of
3 section 38a-476 of the general statutes, as
4 amended, or insurance arrangement, as defined in
5 subdivision (2) of subsection (a) of said section
6 38a-476, may refuse to cover an individual who is
7 otherwise eligible for coverage under such plan or
8 arrangement on the basis of such individual's
9 participation in legal recreational activities.
10 Such recreational activities include, but are not
11 limited to, skiing, snowmobile riding, jet-skiing,
12 horseback riding, all-terrain vehicle riding or
13 motorcycle riding.

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"THE FOLLOWING FISCAL IMPACT STATEMENT AND BILL ANALYSIS ARE PREPARED FOR THE BENEFIT OF 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 HOUSE THEREOF FOR ANY PURPOSE."

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FISCAL IMPACT STATEMENT - BILL NUMBER HB 5461

STATE IMPACT	Minimal	Workload	Increase
	(Insurance Fund),	see	explanation
	below		
MUNICIPAL IMPACT	None		
STATE AGENCY(S)	Department of Insurance		

EXPLANATION OF ESTIMATES:

STATE IMPACT: There is a minimal workload increase impact for the Department of Insurance as a result of the passage of this bill as amended. The department reviews group plans on a periodic basis. The examination of this specified coverage will be included in those reviews.

It is expected that this minimal workload increase can be handled within the anticipated budgetary resources of the Department of Insurance.

House "A" is technical in nature and has no fiscal impact.

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OLR AMENDED BILL ANALYSIS

HB 5461 (as amended by House "A")*

AN ACT PROHIBITING INSURANCE DISCRIMINATION BASED ON THE RECREATIONAL ACTIVITIES OF INDIVIDUALS

SUMMARY: This bill prohibits group health insurance

policies from refusing to insure individuals otherwise eligible for coverage under a policy because of their participation in legal recreational activities such as skiing; jet-skiing; or riding a snowmobile, horse, all-terrain vehicle, or motorcycle.

*House Amendment "A" substitutes eligible individuals covered under the policy instead of any applicant.

EFFECTIVE DATE: October 1, 1998

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable Report
Yea 16 Nay 0