



General Assembly

January Session, 2025

Raised Bill No. 7040

LCO No. 5109



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT REQUIRING A STUDY OF HEALTH CARRIER COVERAGE GUIDELINES, UTILIZATION REVIEW AND COVERAGE FOR LIFE-SAVING MEDICAL TREATMENT OR SERVICES.

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

1 Section 1. (*Effective from passage*) (a) The Insurance Commissioner
2 shall conduct a study of: (1) Health carrier coverage guidelines in this
3 state as compared to the most recent evidence-based coverage
4 guidelines in other states; (2) utilization review transparency measures
5 by health carriers and the feasibility of revising certain time limits for
6 health carriers to conduct utilization review of nonurgent and urgent
7 care requests; and (3) mandated health insurance coverage for life-
8 saving medical treatment or services, unless medical evidence justifies
9 denial of such coverage. For the purposes of this section, "health carrier"
10 has the same meaning as provided in section 38a-1080 of the general
11 statutes, and "utilization review" has the same meaning as provided in
12 section 38a-591a of the general statutes.

13 (b) Not later than February 1, 2026, the Insurance Commissioner shall
14 report, in accordance with the provisions of section 11-4a of the general

15 statutes, to the joint standing committee of the General Assembly
16 having cognizance of matters relating to insurance on the findings of
17 such study.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section

Statement of Purpose:

To require that the Insurance Commissioner conduct a study of: (1) Health carrier coverage guidelines in this state as compared to such coverage guidelines in other states; (2) utilization review transparency measures and time limits concerning utilization review of nonurgent and urgent care requests; and (3) mandated health insurance coverage for life-saving medical treatment or services.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]