



General Assembly

January Session, 2019

**Committee Bill No. 87**

LCO No. 5473



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT PROHIBITING DISCRETIONARY CLAUSES IN DISABILITY  
INCOME INSURANCE POLICIES.***

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

1 Section 1. (NEW) (*Effective January 1, 2020*) No insurer, health care  
2 center, fraternal benefit society, hospital service corporation, medical  
3 service corporation or other entity delivering, issuing for delivery,  
4 renewing, amending or continuing an individual or group health  
5 insurance policy in this state on or after January 1, 2020, providing  
6 coverage of the type specified in subdivision (5) of section 38a-469 of  
7 the general statutes shall include in such policy a provision reserving  
8 discretion to such insurer, center, society, corporation or entity to  
9 interpret the terms of such policy, or provide standards for the  
10 interpretation or review of such policy, that are inconsistent with the  
11 laws of this state.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>January 1, 2020</i>	New section
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**INS**      *Joint Favorable*