



General Assembly

January Session, 2025

Proposed Bill No. 445

LCO No. 359



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

SEN. ANWAR, 3rd Dist.

SEN. GORDON, 35th Dist.

AN ACT CONCERNING PATIENT CHOICE AND CONTINUITY OF CARE DURING HEALTH INSURANCE CONTRACT DISPUTES.

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

- 1 That chapter 700c of the general statutes be amended to allow any
- 2 covered person under a health insurance policy that is the subject of a
- 3 health care contract dispute between such covered person's health care
- 4 provider and the health insurer, resulting in such health care provider
- 5 being deemed out-of-network, to terminate such policy and enroll in a
- 6 new health insurance policy that provides in-network coverage, without
- 7 any early termination fees, financial penalties, increased premiums,
- 8 increased out-of-pocket expenses, changes in coverage or coverage
- 9 gaps.

Statement of Purpose:

To allow any covered person under a health insurance policy that is the subject of a health care contract dispute between such covered person's health care provider and the health insurer, resulting in such health care provider being deemed out-of-network, to terminate such policy and enroll in a new health insurance policy that provides in-network

coverage, without any early termination fees, financial penalties, increased premiums, increased out-of-pocket expenses, changes in coverage or coverage gaps.