



General Assembly

January Session, 2021

**Proposed Bill No. 202**

LCO No. 671



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
SEN. LOONEY, 11th Dist.

***AN ACT CONCERNING STEP THERAPY, ADVERSE DETERMINATION AND UTILIZATION REVIEWS, AND REQUIRED HEALTH INSURANCE COVERAGE FOR CHILDREN, STEPCHILDREN AND OTHER DEPENDENT CHILDREN.***

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

1       That title 38a of the general statutes be amended to: (1) Prohibit health  
2 carriers from requiring the use of step therapy for drugs prescribed to  
3 treat disabling, chronic or life-threatening diseases or conditions; (2)  
4 require that health carriers bear the burden of proving that certain  
5 health care services under adverse determination or utilization review  
6 are not medically necessary; (3) redefine "clinical peer" for the purposes  
7 of adverse determination and utilization reviews; (4) require health  
8 carriers to provide certain clinical peers with the authority to reverse  
9 initial adverse determinations; and (5) allow children, stepchildren and  
10 other dependent children to retain health insurance coverage under  
11 their parents' insurance policies until the end of the policy year during  
12 which they attain the age of twenty-six.

***Statement of Purpose:***

To: (1) Prohibit health carriers from requiring the use of step therapy for drugs prescribed to treat disabling, chronic or life-threatening diseases or conditions; (2) require that health carriers bear the burden of proving that certain health care services under adverse determination or utilization review are not medically necessary; (3) redefine "clinical peer" for the purposes of adverse determination and utilization reviews; (4) require health carriers to provide certain clinical peers with the authority to reverse initial adverse determinations; and (5) allow children, stepchildren and other dependent children to retain health insurance coverage under their parents' insurance policies until the end of the policy year during which they attain the age of twenty-six.