



General Assembly

January Session, 2021

Proposed Bill No. 500

LCO No. 1545



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
SEN. LOONEY, 11th Dist.

***AN ACT CONCERNING HIGH DEDUCTIBLE HEALTH PLANS,
QUALIFIED HEALTH PLANS AND DISCRIMINATION AGAINST
PERSONS ON THE BASIS OF SEXUAL ORIENTATION AND GENDER
IDENTITY.***

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) Require
2 certain high deductible health plans to apply annual deductibles on a
3 calendar year basis; (2) require certain health care providers to promptly
4 refund excess cost-sharing payments for covered benefits; (3) require
5 certain qualified health plans offered through the Connecticut Health
6 Insurance Exchange to cover certain benefits, have a minimum actuarial
7 value of at least seventy per cent and offer a broad provider network;
8 (4) prohibit life insurers from discriminating against persons on the
9 basis of sexual orientation or gender identity; and (5) make changes to
10 various provisions of the general statutes concerning high deductible
11 health plans to more closely conform to provisions of the Internal
12 Revenue Code concerning health savings accounts and medical savings
13 accounts.

Statement of Purpose:

To: (1) Require certain high deductible health plans to apply annual deductibles on a calendar year basis; (2) require certain health care providers to promptly refund excess cost-sharing payments for covered benefits; (3) require certain qualified health plans offered through the Connecticut Health Insurance Exchange to cover certain benefits, have a minimum actuarial value of at least seventy per cent and offer a broad provider network; (4) prohibit life insurers from discriminating against persons on the basis of sexual orientation or gender identity; and (5) make changes to various provisions of the general statutes concerning high deductible health plans to more closely conform to provisions of the Internal Revenue Code concerning health savings accounts and medical savings accounts.