



# Senate

General Assembly

**File No. 319**

February Session, 2022

Substitute Senate Bill No. 414

*Senate, April 5, 2022*

The Committee on Insurance and Real Estate reported through SEN. LESSER of the 9th Dist., Chairperson of the Committee on the part of the Senate, that the substitute bill ought to pass.

## ***AN ACT CONCERNING MENTAL HEALTH PARITY.***

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

1 Section 1. (NEW) (*Effective from passage*) Not later than January 1,  
2 2023, and annually thereafter, the Insurance Commissioner shall submit  
3 a report, in accordance with the provisions of section 11-4a of the general  
4 statutes, to the joint standing committee of the General Assembly  
5 having cognizance of matters relating to insurance. Such report shall  
6 include an assessment of the effectiveness of the provisions of sections  
7 38a-477ee, 38a-488c, 38a-488d, 38a-514c and 38a-514d of the general  
8 statutes.

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

Section 1	<i>from passage</i>	New section
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### ***Statement of Legislative Commissioners:***

"(NEW)" was added for clarity.

**INS** Joint Favorable Subst. -LCO

*The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.*

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**OFA Fiscal Note**

**State Impact:**

<b>Agency Affected</b>	<b>Fund-Effect</b>	<b>FY 23 \$</b>	<b>FY 24 \$</b>
Insurance Dept.	IF - Potential Cost	Up to 75,000	Up to 75,000

Note: IF=Insurance Fund

**Municipal Impact:** None

**Explanation**

The bill requires the Insurance Commissioner to report by January 1, 2023, and annually thereafter, on the effectiveness of certain state laws and results in a potential cost to the Insurance Fund. Depending on the depth of the analysis, the Insurance Department may need to hire a consultant at a cost of up to \$75,000 annually to complete the report.

**The Out Years**

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation and the Insurance Department's need for consultant services.

**OLR Bill Analysis****sSB 414*****AN ACT CONCERNING MENTAL HEALTH PARITY.*****SUMMARY**

This bill requires the insurance commissioner to report annually, beginning by January 1, 2023, to the Insurance and Real Estate Committee on the effectiveness of state laws about health insurers' (1) application of, and reporting on, nonquantitative treatment limitations (NQTLs) for mental health and substance use disorder benefits and (2) coverage of substance abuse services provided under court order. NQTLs are non-numeric limits on the scope or duration of coverage, such as prior authorization requirements.

EFFECTIVE DATE: Upon passage

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 17 Nay 0 (03/22/2022)