
OLR Bill Analysis

HB 6833 (as amended by House "A")*

AN ACT CONCERNING ELECTRONIC NOTIFICATIONS TO INSUREDS.

SUMMARY

This bill requires health carriers (e.g., insurers and HMOs) that deliver, issue, renew, amend, or continue health insurance policies to allow insured individuals who are legally capable of consenting to a policy's covered benefits to elect, in writing, to receive insurance coverage documents electronically. When providing documents electronically, the carriers must comply with all applicable federal and state data security laws.

The bill also authorizes these health carriers to allow a health insurance policy plan sponsor to agree to electronic communications on behalf of insured individuals, so long as an insured individual can opt out of the electronic communications at any time.

Separately, the bill makes a change to HB 6782, as amended by House Amendment "A," to move up the operational date for certain provisions affecting contracts between health carriers and hospitals from July 1, 2024, to July 1, 2023. By law, when a contract between a health carrier and a hospital participating in the carrier's network or its parent corporation is terminated or not renewed, the carrier and hospital must continue to abide by the contract for an additional 60 days. For contracts entered into, renewed, amended, or continued on or after July 1, 2024, HB 6782 (1) applies this requirement to hospital intermediaries as well and (2) specifically requires that the contract terms the parties must continue abiding by for 60 days include the reimbursement terms for all health care services. This bill instead applies these provisions to contracts entered into, renewed, amended, or continued on or after July 1, 2023.

*House Amendment "A" adds the (1) provision allowing plan sponsors to agree to electronic communications on behalf of insured individuals and (2) change to HB 6782.

EFFECTIVE DATE: October 1, 2023, except the change to HB 6782 is effective upon passage.

COMMITTEE ACTION

Insurance and Real Estate Committee

Joint Favorable

Yea 12 Nay 0 (03/16/2023)