

OFFICE OF LEGISLATIVE RESEARCH  
PUBLIC ACT SUMMARY



**PA 23-148**—sHB 6643

*Committee on Children*

*Human Services Committee*

**AN ACT CONCERNING INSURANCE COVERAGE FOR THE  
PROVISION OF MENTAL HEALTH WELLNESS EXAMINATIONS**

**SUMMARY:** This act eliminates the requirement that commercial health insurance policies cover mental health wellness examinations by a primary care provider. It maintains existing law's requirement that the policies cover the examinations when done by a licensed mental health professional.

**EFFECTIVE DATE:** Upon passage

**INSURANCE COVERAGE FOR MENTAL HEALTH WELLNESS  
EXAMINATIONS**

By law, certain individual and group health insurance policies must cover two mental health wellness examinations per year. Under prior law, the examinations could be done by a licensed mental health professional or primary care provider and had to be covered without preauthorization or patient cost sharing. The act eliminates the option for a primary care provider to do the examinations.

The act applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses; (2) basic medical-surgical expenses; (3) major medical expenses; or (4) hospital or medical services, including those provided under an HMO plan. Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans. (Although the state employee health insurance plan is self-insured, in practice, it adopts enacted benefit requirements.)