General Assembly

# *Proposed Bill No. 5278*

***January Session, 2025***

LCO No. **1554**

Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
REP. TURCO, 27th Dist.

## *AN ACT PROHIBITING HEALTH CARE INSURERS FROM RETROACTIVELY DENYING HEALTH INSURANCE CLAIMS FOR BEHAVIORAL HEALTH AND SUBSTANCE ABUSE SERVICES.*

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

That title 38a of the general statutes be amended to limit health care insurers from retroactively denying health insurance claims and clawing back payments for behavioral health and substance abuse services: (1) After one year from the date of such service when prior authorization for such service was issued and the health care provider was paid for such service; and (2) when the health care insurer fails to provide written notice and an explanation of retroactive denial of the claim to the health care provider for such service within one year from the date of such service, except that health care insurers are exempt from such retroactive denial and clawback of claims limitations where any such heath insurance claim is based on fraudulent activity or such service was not delivered.

***Statement of Purpose:***

To limit health care insurers from retroactively denying health insurance claims and clawing back payments for behavioral health and substance abuse services: (1) After one year from the date of such service when prior authorization for such service was issued and the health care provider was paid for such service; and (2) when the health care insurer fails to provide written notice and an explanation of retroactive denial of the claim to the health care provider for such service within one year from the date of such service, except that health care insurers are exempt from such retroactive denial and clawback of claims limitations where any such heath insurance claim is based on fraudulent activity or such service was not delivered.