Insurance and Real Estate Committee
JOINT FAVORABLE REPORT

Bill No: HB-5372 / Bill Status / Public Hearing Testimony
Title: AN ACT CONCERNING HEALTH INSURANCE.
Vote Date: 3/12/2026
Vote Action: Joint Favorable
PH Date: 3/3/2026
File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

This bill directs the Insurance Commissioner to conduct a comprehensive study of insurance regulation across the State of Connecticut. The purpose of the study is to examine the current regulatory framework and identify barriers that residents may face when attempting to obtain health insurance coverage or access adequate health care services. The legislation requires the Commissioner to evaluate these issues and provide findings and recommendations regarding the effectiveness of existing insurance regulations. Additionally, the bill was raised as a placeholder to allow the Committee, as the legislative session progresses, to work with relevant stakeholders to further develop and refine more substantive policy language related to insurance regulation.

RESPONSE FROM ADMINISTRATION/AGENCY:

None Expressed

NATURE AND SOURCES OF SUPPORT:

Connecticut Ambulance Association, Gregory Allard, President: testified in support of H.B. 5372. He urges legislators to amend this legislation to include comprehensive balance billing protections for ground ambulance services, consistent with what many other states have already enacted. He urges an amendment to prohibit balance billing for emergency and nonemergency ambulance services and to limit patient responsibility to applicable in-network deductibles, copayments, and coinsurance. He states that we can protect patients from surprise bills while ensuring that providers receive fair and predictable payment.

Anonymous 80 Anonymous 80: submitted testimony in support of H.B. 5372.

Anonymous 81 Anonymous 81: submitted testimony in support of H.B. 5372.

The Connecticut Association of Health Plans, Susan Halpin, Executive Director: submitted testimony in support of H.B. 5372. She states the bill is directs the Insurance Commissioner to conduct a study concerning health insurance issues in the state. She recognizes the importance of placeholder bills, allowing flexibility as policy discussions continue. She requests if more legislation language is incorporated into this bill, that they be apart of such discussions. She expressed the importance of being involved in the conversation as health insurance policy decisions directly affect coverage affordability, benefit design, provider contracting, and employer-sponsored coverage. She states early and collaborative stakeholder engagement is essential to ensure that any resulting language is data-driven, operationally feasible, and aligned with maintaining affordable coverage for Connecticut residents.

NATURE AND SOURCES OF OPPOSITION:

None Expressed

Reported by: Mackenzie Frenette **Date: 3/23/2026**