OFFICE OF LEGISLATIVE RESEARCH
Objective Research for Connecticut's Legislature
ResearchReport

Public Acts Enacted 2015-2025 Mandating Health Insurance Benefits in Connecticut

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Issue

Provide a list of public acts enacted from 2015 through 2025 that mandate health insurance benefit coverage under fully insured commercial insurance policies and plans in Connecticut.

Because of the federal Employee Retirement Income Security Act (ERISA), state insurance benefit mandates do not apply to self-insured benefit plans.

Summary

We found 18 benefit-types for which laws were enacted from 2015 through 2025, addressing a mandated health insurance benefit in Connecticut, as shown in the list below. The list is ordered chronologically by public act number. Note that some of these public acts amended existing mandates, which is reflected by the subsequent public act number shown for the given benefit type. Additionally, some of these were not stand-alone public acts but were provisions within a larger public act, in which case the section number is specified.

Relatedly, OLR Report 2025-R-0180 lists and briefly describes all of Connecticut's mandated health insurance benefits for fully insured commercial health insurance policies and plans, as of December 2025.

Health Benefit Mandates Enacted 2015 Through 2025

Listed below are laws enacted on or after January 1, 2015, that either created a new mandated health benefit or amended an existing mandate:

1. Mental and nervous conditions – PA 15-226 and PA 15-5, June Special Session (JSS), §§ 43-46
2. Autism spectrum disorder diagnosis, therapies, and services – PA 15-5, JSS, §§ 347-353 and PA 25-3, November Special Session, §§ 5 & 6
3. Off-label use of federal Food and Drug Administration (FDA)-approved drugs – PA 15-5, JSS, §§ 469 & 470
4. Breast screenings – PA 16-82, PA 18-159, and PA 19-117, §§ 209 & 210
5. Infertility coverage – PA 17-55 and PA 23-127, §§ 11 & 12
6. Substance use disorder coverage – PA 17-131, §§ 8 & 9
7. Essential health benefits, which are the same as those required under the federal Affordable Care Act, and preventive health services coverage – PA 18-10
8. Prosthetic devices coverage – PA 18-69
9. Hearing aid coverage – PA 19-133
10. Diabetes coverage – PA 20-4, July Special Session, §§ 13 & 14
11. Immunization consultations – PA 21-6, §§ 10 &11
12. Breast and ovarian cancer screening – PA 22-90
13. Mental health wellness exam coverage – PA 22-47, §§ 41 & 42, and PA 23-148
14. Intensive services for mental or nervous conditions in children – PA 22-47, §§ 43 & 44
15. Coronary calcium scan coverage – PA 24-19, §§ 18 & 19
16. Biomarker testing coverage – PA 25-16, §§ 4 & 5
17. General anesthesia reimbursement – PA 25-94, §§ 8 & 9
18. Complex rehabilitation technology wheelchair repair or replacement – PA 24-58, § 6, and PA 25-132, §§ 3 & 4

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