



# House of Representatives

General Assembly

**File No. 364**

January Session, 2025

House Bill No. 7040

*House of Representatives, March 31, 2025*

The Committee on Insurance and Real Estate reported through REP. WOOD of the 29th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

***AN ACT REQUIRING A STUDY OF HEALTH CARRIER COVERAGE GUIDELINES, UTILIZATION REVIEW AND COVERAGE FOR LIFE-SAVING MEDICAL TREATMENT OR SERVICES.***

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

1      Section 1. (*Effective from passage*) (a) The Insurance Commissioner  
2      shall conduct a study of: (1) Health carrier coverage guidelines in this  
3      state as compared to the most recent evidence-based coverage  
4      guidelines in other states; (2) utilization review transparency measures  
5      by health carriers and the feasibility of revising certain time limits for  
6      health carriers to conduct utilization review of nonurgent and urgent  
7      care requests; and (3) mandated health insurance coverage for life-  
8      saving medical treatment or services, unless medical evidence justifies  
9      denial of such coverage. For the purposes of this section, "health carrier"  
10     has the same meaning as provided in section 38a-1080 of the general  
11     statutes, and "utilization review" has the same meaning as provided in  
12     section 38a-591a of the general statutes.

13     (b) Not later than February 1, 2026, the Insurance Commissioner shall

14 report, in accordance with the provisions of section 11-4a of the general  
15 statutes, to the joint standing committee of the General Assembly  
16 having cognizance of matters relating to insurance on the findings of  
17 such study.

This act shall take effect as follows and shall amend the following sections:		
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Section 1	<i>from passage</i>	New section
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**INS**      *Joint Favorable*

*The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.*

## **OFA Fiscal Note**

### **State Impact:**

Agency Affected	Fund-Effect	FY 26 \$	FY 27 \$
Insurance Dept.	IF - Cost	200,000 - 300,000	None

Note: IF=Insurance Fund

**Municipal Impact:** None

### **Explanation**

The bill requires the Insurance Department to conduct a study of: (1) a comparison of the state's health carrier coverage guidelines and other states' guidelines; (2) health carrier utilization review transparency measures; and (3) mandated health insurance coverage for life-saving medical treatment or services.

This results in a one-time cost of \$200,000 to \$300,000 to the Insurance Fund in FY 26 associated with hiring a contractor to complete the study by February 1.

### **The Out Years**

The cost is one-time in nature and does not result in a fiscal impact in the out years.

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**OLR Bill Analysis**

**HB 7040**

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**SUMMARY**

The Office of Legislative Research does not analyze Special Acts.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 13 Nay 0 (03/13/2025)