

Insurance and Real Estate Committee JOINT FAVORABLE REPORT

Bill No.: HB-7040

AN ACT REQUIRING A STUDY OF HEALTH CARRIER COVERAGE
GUIDELINES, UTILIZATION REVIEW AND COVERAGE FOR LIFE-SAVING

Title: MEDICAL TREATMENT OR SERVICES.

Vote Date: 3/13/2025

Vote Action: Joint Favorable

PH Date: 2/27/2025

File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee
Rep. Allie-Brennan, 2nd District

REASONS FOR BILL:

This bill likely was borne out of initiatives to ensure that resources like insurance coverage guidelines, utilization review transparency measures, and health insurance coverage are being used to the highest capacity, and these tools are being used in a way that is both efficient and transparent.

SUBSTITUTE LANGUAGE:

RESPONSE FROM ADMINISTRATION/AGENCY:

[Kathleen Holt, Office of the Healthcare Advocate – Supports](#)

The Office of the Healthcare Advocate provided testimony on all three sections of the bill. For the first section, Holt explains that the Office of the Healthcare advocate believes that a thorough study by the Connecticut DOI will examine the fair, efficient, and effective processes that can be achieved by adopting standardized coverage guidelines for all plans regulated by the DOI. They also believe that simplifying and communicating utilization review measures to communicate and streamline the practice of utilization review will ease administrative burdens and provide greater transparency. Finally, Holt writes that OHA would encourage the addition of clarifying language to the bill to ensure that any study identifies and addresses an existing problem.

NATURE AND SOURCES OF SUPPORT:

[Connecticut Hospital Association – Supports](#)

The Connecticut Hospital Association supports this bill because they believe it prioritizes reducing unnecessary administrative burdens, which they think will improve oversight of health insurers, and ensure timely payment for services.

[Daniel Pearson – Supports](#)

Pearson shares that he was denied heart surgery by his insurance carrier. He said he was told that he did not meet the insurance's very strict criteria even though his doctors said otherwise. He shares that most people don't have the networks and ability to put pressure on insurance companies for them to do the right thing and too many people are denied lifesaving medical care. He believes that HB 7040 is a step in the right direction.

[State Representative Raghib Allie-Brennan – Supports](#)

Supports the bill because he feels that this study is a critical step toward ensuring that Connecticut residents receive fair, timely, and medically necessary healthcare coverage without unnecessary insurance denials or delays. Allie-Brennan shared the story of his constituent who despite his electrophysiologist conducting a peer-to-peer review and his cardiologist warning of the life-threatening risks of delaying care, Aetna initially refused to cover the procedure. He shares that he believes that across Connecticut, patients are forced to navigate a confusing, opaque system where coverage decisions are often made by insurers rather than medical professionals and that this bill will help mitigate this issue.

NATURE AND SOURCES OF OPPOSITION:

None Expressed.

GENERAL COMMENTS:

[Susan Halpin – Connecticut Association of Health Plans](#)

The Connecticut Association of Health Plans is neutral with respect to the study proposed under H.B. 7040, but provided background information, particularly regarding utilization review.

Reported by: Allie Kyff

Date: 03/31/2025