



General Assembly

January Session, 2025

**Proposed Bill No. 5759**

LCO No. 2642



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
REP. LUXENBERG, 12th Dist.

***AN ACT ESTABLISHING A CIVIL PENALTY FOR DELAYED  
PROCESSING OF HEALTH INSURANCE CLAIMS.***

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

- 1 That the general statutes be amended to require that the Insurance
- 2 Department, in consultation with the Department of Public Health,
- 3 establish a civil penalty of ten thousand dollars per violation, to be
- 4 deposited in the Insurance Fund and allocated to the Office of the
- 5 Healthcare Advocate, for any health insurance company that fails to (1)
- 6 process any health insurance claim within five business days of receipt
- 7 of such claim, or (2) if approved, reimburse the health care provider by
- 8 mail within five business days of approval of such claim.

***Statement of Purpose:***

To require that the Insurance Department, in consultation with the Department of Public Health, establish a civil penalty of ten thousand dollars per violation, to be deposited in the Insurance Fund and allocated to the Office of the Healthcare Advocate, for any health insurance company that fails to (1) process any health insurance claim within five business days of receipt of such claim, or (2) if approved,

reimburse the health care provider by mail within five business days of approval of such claim.