



General Assembly

January Session, 2025

***Raised Bill No. 7040***

LCO No. 5109



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***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:		
Section 1	<i>from passage</i>	New section

***INS***      *Joint Favorable*