



General Assembly

January Session, 2025

Proposed Bill No. 454

LCO No. 407



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:

SEN. ANWAR, 3rd Dist.

SEN. GORDON, 35th Dist.

AN ACT REQUIRING HEALTH INSURERS TO ALLOW A COVERED PERSON TO TERMINATE COVERAGE AND PROCURE ALTERNATE HEALTH INSURANCE WITHOUT PENALTY WHEN SUCH COVERED PERSON'S HEALTH CARE PROVIDERS ARE DESIGNATED OUT-OF-NETWORK.

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

- 1 That chapter 700c of the general statutes be amended to require
- 2 health insurers, in the event of a dispute between a health care provider
- 3 or system and a health insurer that results in the health insurer
- 4 designating the provider or system out-of-network, to (1) allow covered
- 5 persons affected by such out-of-network designation to terminate
- 6 coverage with the health insurer and procure coverage with another
- 7 health insurer without incurring penalties, fees, increased costs or
- 8 coverage gaps, and (2) provide support to such covered persons during
- 9 their transition to another health insurer to minimize disruptions in
- 10 patient care.

Statement of Purpose:

To promote patient choice and continuity of care in the event of health insurance coverage disputes.