



General Assembly

January Session, 2025

Proposed Bill No. 815

LCO No. 1883



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
SEN. LOONEY, 11th Dist.

**AN ACT CONCERNING CONSUMER PROTECTIONS FOR CERTAIN
HEALTH INSURANCE PLANS.**

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

- 1 That the general statutes be amended to require that any stop-loss
- 2 insurance policy used in conjunction with a self-funded employee
- 3 health benefit plan: (1) Provide coverage for (A) essential health benefits
- 4 as defined in the Patient Protection and Affordable Care Act, and
- 5 regulations adopted thereunder, and (B) the group state-mandated
- 6 coverage requirements under chapter 700c of the general statutes; or (2)
- 7 have (A) a minimum individual attachment point of not less than
- 8 seventy-five thousand dollars, and (B) an aggregate attachment point of
- 9 not less than two hundred fifty thousand dollars.

Statement of Purpose:

To require that any stop-loss insurance policy used in conjunction with
a self-funded employee health benefit plan: (1) Provide coverage for (A)
essential health benefits as defined in the Patient Protection and
Affordable Care Act, and regulations adopted thereunder, and (B) the
group state-mandated coverage requirements under chapter 700c of the
general statutes; or (2) have (A) a minimum individual attachment point

of not less than seventy-five thousand dollars, and (B) an aggregate attachment point of not less than two hundred fifty thousand dollars.