



General Assembly

Amendment

January Session, 2025

LCO No. 7950



Offered by:

REP. WOOD K., 29th Dist.

REP. PAVALOCK-D'AMATO, 77th Dist.

To: Subst. House Bill No. 6981

File No. 314

Cal. No. 216

"AN ACT CONCERNING ELECTRONIC POSTING OF CERTAIN DOCUMENTS BY INSURERS, NONRENEWAL OR CANCELLATION OF PROPERTY AND CASUALTY INSURANCE POLICIES, FEDERAL HOME LOAN BANKS AND THE INSURERS REHABILITATION AND LIQUIDATION ACT, HYPOTHECATION OF ASSETS AND SURPLUS LINES INSURANCE."

1 Strike section 1 in its entirety and substitute the following in lieu
2 thereof:

3 "Section 1. (NEW) (*Effective October 1, 2025*) (a) Notwithstanding any
4 provision of title 38a of the general statutes, except as provided in
5 subsections (b) and (c) of this section and section 38a-477d of the general
6 statutes, as amended by this act, an insurer may post on such insurer's
7 Internet web site any policy, as defined in section 38a-296 of the general
8 statutes, and any endorsement thereto in lieu of mailing or delivering
9 such policy or endorsement to an insured, provided such policy or
10 endorsement does not contain any personally identifiable information.

11 (b) If such insurer elects to post such policy or endorsement on such

12 insurer's Internet web site in lieu of mailing or delivering such policy or
13 endorsement to an insured pursuant to subsection (a) of this section,
14 such insurer shall:

15 (1) Obtain the insured's agreement to receive such policy or
16 endorsement on such insurer's Internet web site;

17 (2) Post and have accessible on such insurer's Internet web site such
18 policy and any endorsement for as long as such policy is in force and in
19 such manner that enables the insured to save and print such policy and
20 any endorsement using programs or applications that are readily
21 available on the Internet and for which there is not a fee;

22 (3) Retain, upon the expiration of a policy, records of such expired
23 policy and any endorsement thereto for a period of five years after the
24 date of such expiration and make such records available upon request;

25 (4) Provide to the insured in, or simultaneous with, each declarations
26 page provided to the insured at the time of issuance of the initial policy
27 and any renewals of such policy (A) a description of the specific policy
28 and any endorsement thereto purchased by the insured, (B) a method
29 by which the insured may obtain, free of charge upon request, a paper
30 copy of the policy and any endorsement thereto, and (C) the Internet
31 web site address where such insured's policy and any endorsement are
32 posted;

33 (5) Provide notice to the insured, at the time of any changes to the
34 policy or endorsement, of a method by which the insured may obtain,
35 free of charge upon request, a paper copy of the policy and any
36 endorsement thereto and any changes to such policy or endorsement;
37 and

38 (6) Provide notice to the insured that such insured may, at any time,
39 submit a request to the insurer to opt out of electronic delivery of such
40 insured's policy and any endorsement thereto.

41 (c) If an insured does not agree to electronic delivery or submits a

42 request to the insurer to opt out of electronic delivery of such insured's
43 policy and any endorsement thereto, such insurer shall mail or deliver
44 a paper copy of such policy and any endorsement and any changes to
45 such policy or endorsement to such insured in lieu of posting on such
46 insurer's Internet web site any such policy or endorsement as set forth
47 in subsections (a) and (b) of this section.

48 (d) The Insurance Commissioner may adopt regulations, in
49 accordance with the provisions of chapter 54 of the general statutes, to
50 implement the provisions of this section."

51 Strike section 2 in its entirety and substitute the following in lieu
52 thereof:

53 "Sec. 2. Section 38a-477d of the general statutes is amended by adding
54 subsection (k) as follows (*Effective January 1, 2026*):

55 (NEW) (k) (1) Notwithstanding the provisions with respect to
56 explanation of benefits set forth in subsections (d) to (h), inclusive, of
57 this section, each insurer, health care center, hospital service
58 corporation, medical service corporation, fraternal benefit society or
59 other entity that delivers, issues for delivery, renews, amends or
60 continues a health insurance policy providing coverage of the type
61 specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 in
62 this state on or after January 1, 2026, may allow a plan sponsor of a
63 health insurance policy, on behalf of consumers who are covered
64 individuals under such policy, to consent to the delivery of all
65 communications pertaining to such policy by electronic means,
66 provided each covered individual under such policy (A) is provided, at
67 the time of enrollment or within a reasonable amount of time prior to
68 such delivery of communications pertaining to such policy by electronic
69 means, (i) notification of such delivery of all communications pertaining
70 to such policy by electronic means, and (ii) an opportunity to choose
71 delivery of such communications pertaining to such policy by mail in
72 lieu of delivery by electronic means, and (B) may, at any time, submit a
73 request to such insurer, center, corporation, society or other entity to opt

74 out of such delivery of communications pertaining to such policy by
75 electronic means.

76 (2) The Insurance Commissioner may adopt regulations, in
77 accordance with the provisions of chapter 54 of the general statutes, to
78 implement the provisions of this subsection."

79 In line 538, bracket "actual" and after the closing bracket insert "the"

80 In line 594, strike "actual intent" and insert in lieu thereof "the intent"

81 Strike section 16 in its entirety