
OLR Bill Analysis

sHB 7207

AN ACT CONCERNING THE DISCLOSURE OF INSURER REPORTS CONCERNING TREATMENT LIMITATIONS ON MENTAL HEALTH AND SUBSTANCE USE DISORDER AND OTHER BENEFITS AS A PUBLIC RECORD.

SUMMARY

This bill makes a health carrier's (e.g., insurer's or HMO's) reported compliance with mental health parity requirements public. By law, after the carriers annually report to the insurance commissioner on their compliance with mental health and substance use disorder parity requirements, the commissioner must report to the Insurance and Real Estate Committee. Current law prohibits the commissioner from naming the carriers in his reports and requires that he not make the carriers' identities public.

The bill eliminates the requirements that the (1) commissioner's annual report on health carriers' compliance with mental health parity laws not name or identify the carriers and (2) carriers' names and identities be confidential and not made public by the commissioner. It also explicitly makes the report a public record under the state's Freedom of Information Act (FOIA), making it disclosable subject to FOIA's provisions.

By law, health carriers must report annually to the insurance commissioner on their compliance with state and federal mental health and substance use disorder benefit parity requirements. "Parity" means that a policy's mental health and substance use disorder benefits, including nonquantitative treatment limitations, are applied in a way that is comparable to, and not more stringent than, the way in which the policy treats medical and surgical benefits.

EFFECTIVE DATE: October 1, 2025

BACKGROUND

Related Bill

sSB 10, § 2, reported favorably by the Insurance and Real Estate Committee, includes a substantially similar provision.

COMMITTEE ACTION

Government Administration and Elections Committee

Joint Favorable

Yea 19 Nay 0 (03/19/2025)