

# OFFICE OF FISCAL ANALYSIS

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sSB-10

AN ACT CONCERNING HEALTH INSURANCE AND PATIENT  
PROTECTION.

## AMENDMENT

LCO No.: 8930

File Copy No.: 419

Senate Calendar No.: 241

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### ***OFA Fiscal Note***

#### ***State Impact:***

Agency Affected	Fund-Effect	FY 26 \$	FY 27 \$
Connecticut Health Insurance Exchange	Resources of the Exchange - Cost	Greater than 3.3 million	See Below

Note: EF=Enterprise Fund

***Municipal Impact:*** None

#### ***Explanation***

The amendment strikes the underlying bill and its associated impacts, resulting in the fiscal impact as described below.

The amendment is anticipated to result in significant IT development costs for the Connecticut Health Insurance Exchange (“exchange”) in FY 26. The bill requires the exchange, a quasi-public state agency, to implement an enhanced direct enrollment (EDE) process for the next two open enrollment periods. This would allow carriers and licensed web brokers to directly enroll prospective enrollees in qualified health plans.

Under federal rules for states that use HealthCare.gov (to run federally based exchanges), EDE allows licensed web brokers or exchange carriers to directly enroll prospective enrollees in a separate

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platform (often their own website) that connects with the federal exchange's platform behind the scenes. The one-time cost to implement something similar in Connecticut's exchange for the first carrier is estimated at \$3.3 million; there would be incremental costs to connect each additional entity.

To the extent additional connections are set up after June 30, 2026, costs could also be incurred in FY 27.

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