

Insurance and Real Estate Committee

JOINT FAVORABLE REPORT

Bill No: HB-5371 / [Bill Status](#) / [Public Hearing Testimony](#)

Title: AN ACT CONCERNING INSURANCE REGULATION IN THE STATE.

Vote Date: 3/12/2026

Vote Action: Joint Favorable

PH Date: 3/3/2026

File No.:

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SPONSORS OF BILL:

Insurance and Real Estate Committee

REASONS FOR BILL:

This bill directs the Insurance Commissioner to conduct a comprehensive study of insurance regulation throughout the State of Connecticut. In an effort to identify and address the current obstacles to acquiring health insurance and receiving adequate healthcare, this legislation requires the Insurance Commissioner to study and report its findings and recommendations on the existing insurance regulations. Furthermore, this legislation drafted and raised this bill to serve as a placeholder vehicle, so as the session progresses, the Committee in collaboration with relevant stakeholders, can draft more substantive language with regards to insurance.

RESPONSE FROM ADMINISTRATION/AGENCY:

None Expressed

NATURE AND SOURCES OF SUPPORT:

Anonymous, Anonymous: submitted testimony in support of HB 5371 stating the changes to healthcare are affecting how accessible it is. They referenced down coding as an example, stating it poses a threat to medical practitioners being able to accurately deliver a prognosis and ensure the wellbeing of their patients.

Anonymous, Nurse Practitioner: submitted testimony in support of HB 5371 stating the changes to healthcare are affecting how accessible it is. They referenced down coding as an example, stating it poses a threat to medical practitioners being able to accurately deliver a prognosis and ensure the wellbeing of their patients.

Susan Halpin, Executive Director of CT Association of Health Plans: submitted testimony offering general comments of support for the bill. They stated they recognize this bill is a placeholder vehicle that may be used later in the legislative process, as it will likely evolve throughout the session with more developed policy language. However, they requested that should substantive legislative language be later added, they would like the opportunity to be at the table and offer input. They stated that insurance regulation directly affects market stability, affordability, consumer protections, and compliance obligations which they have a stake in. They stated given their position as stakeholders and through their practical experience, they could serve as a valuable resource for ensuring that any proposed changes are balanced, workable, and aligned with shared policy goals.

Jamie Rodriguez, Advocacy Chair of CT Association for Marriage and Family Therapy: submitted testimony in support of HB 5371. She stated that the Connecticut Association of Marriage and Family Therapy (CTAMFT) represents nearly 2,500 Marriage and Family Therapists (MFTs) throughout the state of Connecticut. Each of their respective MFTs are employed in various clinical settings. MFTs also treat CT residents with private insurance, Medicaid, and as of 2024 Medicare. She outlined some of the challenges Connecticut is facing and specifically mental health providers when it comes to offering affordable mental health services: (1) there is a dramatic workforce shortage of mental health providers, (2) mental health professionals are leaving private insurance carrier networks due to low reimbursement rates, poor submission claim processes and increasing barriers to providers being reimbursed for services provided, and (3) mental health providers have been subject to audits, medical necessity requests and claw-backs for services allegedly overpaid months to over a year prior, and (4) delays in insurance carriers updating in-network provider directories have resulted in additional claim rejections and barriers to access to care. She stated, that in view of these challenges, CTAMFT appreciates the Insurance and Real Estate Committee's efforts to seek solutions to these ongoing barriers through HB 5371. She also expressed an interest in supporting the Committee as they develop this bill as well as some others from this session, serving as a resource to promote mental health insurance reform.

NATURE AND SOURCES OF OPPOSITION:

None Expressed

Reported by: Lucy Sheldon

Date: 3/23/2026