Insurance and Real Estate Committee
JOINT FAVORABLE REPORT

Bill No: SB-341 / Bill Status / Public Hearing Testimony
Title: AN ACT CONCERNING RETURN OF HEALTH CARE PROVIDER PAYMENTS.
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 seeks to address concerns from health care providers regarding delayed payment recoupments, inconsistent communication from insurers, and inefficient appeals processes. Under current law, health carriers may retroactively deny claims or seek repayment up to 18 months after payment, creating financial uncertainty for providers who have already rendered services. By reducing this timeframe to 12 months, the bill aims to provide greater predictability and stability.

Additionally, the bill strengthens notice requirements to ensure providers reliably receive information about recoupment actions and establishes a clear deadline for insurers to respond to appeals. By requiring timely determinations and holding carriers accountable for delays, the bill promotes a more transparent, fair, and efficient system for resolving disputes between health care providers and insurers.

RESPONSE FROM ADMINISTRATION/AGENCY:

Connecticut Hospital Association: supports SB 341**,** stating that reducing the timeframe for insurance recoupments and improving notice and appeals processes will create greater financial predictability and reduce administrative burdens for hospitals. They argue the bill promotes fairness and efficiency in resolving payment disputes between providers and insurers.

Connecticut State Medical Society: supports SB 341, stating that long delays in insurance recoupments create financial uncertainty and administrative burdens for physicians. They

argue the bill's reduced timeframe and clearer appeals process will improve fairness, efficiency, and allow providers to focus more on patient care rather than insurance disputes.

Connecticut State Dental Association, Kathlene Gerrity, Executive Director: supports SB 341, stating that delayed insurance recoupments create financial uncertainty and administrative burdens for dental providers. She argues the bill's reduced timeframe and clearer notice and appeals requirements will promote fairness, predictability, and efficiency in provider payments.

NATURE AND SOURCES OF SUPPORT:

The CT Psychiatric Society, Jessica Abellard, MD, President, Katherine Kennedy, MD. Legislative Committee Chair: supports SB 341, citing that delayed insurance recoupments create financial strain and administrative burdens for providers. She argues the bill would improve fairness, predictability, and efficiency in the claims and appeals process.

Anonymous 80 Anonymous 80: expresses support for SB 341.

Alisa Bray: expresses support for SB 341.

New England Counseling, Elizabeth Clarkin: supports SB 341, emphasizing that delayed insurance recoupments and administrative burdens negatively impact mental health providers and their ability to focus on patient care. She argues the bill would improve financial predictability and streamline the appeals process, allowing clinicians to spend more time treating patients rather than navigating insurance disputes.

Activate Counseling Services, Satina Conforti, LPC: supports SB 341, emphasizing that delayed insurance recoupments and unclear processes create financial strain and administrative burdens for small behavioral health practices. She argues the bill would provide greater payment certainty and a more timely, fair appeals process, allowing providers to focus more on patient care.

Connecticut Psychological Association, Dr. Jennifer Doran, Immediate Past President, Legislative Co-Chair: supports SB 341, stating that delayed insurance recoupments and burdensome appeals processes create financial and administrative challenges for providers. She argues the bill would improve payment certainty, accountability, and allow providers to focus more on patient care rather than insurance disputes.

Well Life Therapy, LLC, Julie K. Jones, Ph.D., LPC: supports SB 341, stating that delayed insurance recoupments and administrative burdens create financial strain for providers and disrupt care delivery. She argues the bill would improve payment predictability and streamline the appeals process, allowing providers to focus more on patient care.

Connecticut Behavioral Health, Dr. Ryan Loss, Executive Director: supports SB 341, emphasizing that delayed insurance recoupments and administrative complexities create financial strain and uncertainty for behavioral health providers. He argues the bill would improve payment predictability, streamline appeals, and allow providers to focus more on delivering patient care.

WellSeekers LLC, Lucia Nazzaro, Managing Director: support SB 341, emphasizing that delayed insurance recoupments and unclear processes create financial and administrative challenges for providers. She suggests the bill would improve fairness, timeliness, and predictability in resolving payment disputes.

Jeffrey Parks: expresses support for SB 341.

Shatterproof, Kristen Pendergrass, VP, State Policy: supports SB 341, arguing that limiting delayed insurance clawbacks and improving the appeals process will help ensure providers especially those treating substance use disorders are paid reliably and can focus on patient care. She emphasizes the bill promotes stability and access to critical behavioral health services.

Community Health Center Association of Connecticut, Deb Polun, Chief Strategy Officer: supports SB 341, emphasizing that delayed insurance recoupments and administrative burdens create financial uncertainty for community health centers serving vulnerable populations. She argues the bill would improve payment stability, streamline appeals, and help ensure continued access to care.

Connecticut Association for Marriage & Family Therapy, Jamie Rodriguez, Advocacy Chair, LMFT: supports SB 341, emphasizing that delayed insurance recoupments and burdensome administrative processes create financial strain for behavioral health providers. He argues the bill would improve payment certainty and streamline appeals, allowing clinicians to focus more on patient care.

Jane Salce: supports SB 341.

Melissa Sheardwright, Licensed Clinical Psychologist: supports SB 341, stating that delayed insurance recoupments and administrative burdens create financial instability for providers. She argues the bill would improve payment certainty and ensure a more timely and fair appeals process, allowing clinicians to better focus on patient care.

Susan Soares: supports SB 341.

The Taylor-Austin Group, LLC, Lisa Taylor Austin, Licensed Professional Counselor: supports SB 341, emphasizing that delayed insurance recoupments and administrative burdens create financial instability for providers. She argues the bill would improve payment certainty and ensure a more timely and fair appeals process, allowing clinicians to focus more on patient care.

Dr. Kevin Walsh: supports SB 341.

Anonymous 60 Anonymous 60: supports SB 341.

Anonymous 81 Anonymous 81: supports SB 341.

Samara Basilone: supports SB 341.

Michaela Childs, Miss Nutmeg, Miss Connecticut Opportunity: supports S.B. 341, emphasizing that unexpected insurance recoupments place a significant financial burden on providers and create instability in delivering care. She argues the bill would establish fairer timelines and clearer protections, helping ensure providers are not penalized long after services are rendered.

Patricia Cole, Psychologist: supports S.B. 341, explaining that delayed insurance recoupments create financial uncertainty and administrative burdens for providers long after care is delivered. She argues the bill would provide clearer timelines and protections, helping ensure fairness and stability in provider reimbursement.

Justin Conforti: supports SB 341.

Sarah Crawford, Clinical Psychologist: supports S.B. 341, arguing that insurance clawbacks occurring long after services are provided create significant financial and administrative strain on providers. She believes the bill would establish clearer limits and protections, helping ensure fairness and stability in reimbursement practices.

Bob Deutsch, Clinical Psychologist: supports S.B. 341, stating that retroactive insurance clawbacks place an unfair financial and administrative burden on providers, often long after services are delivered. He argues the bill would create more reasonable limits and a fairer process, helping protect providers and ensure stability in patient care.

Connecticut Association for Behavioral Analysis, Arlene Dworkin Kaye, Public Policy and Legislative Chair: supports S.B. 341, explaining that retroactive insurance recoupments create significant financial strain and administrative burdens for behavioral health providers, often long after services are delivered. She argues the bill would establish reasonable limits and clearer processes, helping ensure fairness and stability for providers serving vulnerable populations.

Connecticut Association of Ambulatory Surgery Center, Amanda Gunthel, President: supports S.B. 341 because retroactive insurance recoupments create significant financial uncertainty and administrative burden for providers. She argues the bill would establish reasonable time limits and clearer processes, allowing providers to operate more predictably and focus on patient care.

Jessica Janczyk, Licensed Counselor: supports SB 341.

Connecticut Association of Optometrist, Chris Argo, Optometric Physician: supports S.B. 341, stating that retroactive insurance recoupments create significant financial uncertainty and administrative burden for providers. He argues the bill would establish fair time limits and clearer processes, allowing providers to focus on patient care rather than prolonged payment disputes.

Brian Mulroy: supports S.B. 341, explaining that unexpected insurance payment recoupments can create significant financial stress and instability for providers. He believes the bill would promote fairness by limiting clawback timeframes and improving the appeals process, making reimbursement more predictable.

Jennifer Orlando, Licensed Social Worker: supports S.B. 341, explaining that retroactive insurance clawbacks create financial stress and disrupt continuity of care for both providers and patients. She argues the bill would provide clearer timelines and protections, allowing clinicians to focus more on patient care rather than prolonged billing disputes.

Life Coaching and Therapy, Amanda Pasciucco, LMFT, PhD, Owner: supports S.B. 341, explaining that delayed insurance clawbacks create financial instability and administrative strain for small practices like hers. She argues the bill would provide clearer limits and protections, helping providers maintain sustainable operations and focus on patient care.

Connecticut Psychological Association, Melissa D. Persaud, Licensed Psychologist: supports S.B. 341, emphasizing that retroactive insurance clawbacks create financial uncertainty and administrative burdens for psychologists, often long after care is provided. She argues the bill would establish fairer time limits and clearer processes, helping ensure stability for providers and continuity of patient care.

Connecticut Psychological Association, Maria Victoria Ramos, Director of Professional Affairs: supports S.B. 341, stating that retroactive insurance clawbacks place an undue financial and administrative burden on psychologists and disrupt the stability of care delivery. She argues the bill would create fairer, more predictable reimbursement practices by establishing clear limits and timelines for recoupments.

Pyramid Healthcare, Inc., Collan B. Rosier, Vice President of Government Relations: supports S.B. 341, stating that retroactive insurance recoupments create significant financial uncertainty for behavioral health providers and can disrupt access to care. He argues the bill would establish fairer limits and clearer processes, helping ensure stability for providers and the patients they serve.

Jen Schaefer, LMFT: supports SB 341.

Stamford Health, Kathleen Silard, President & CEO: supports S.B. 341, stating that retroactive insurance recoupments create significant financial uncertainty for hospitals and strain resources needed for patient care. She argues the bill would establish clearer limits and a more predictable process, helping ensure stability in hospital reimbursement and operations.

Connecticut Psychological Association, Mark Spellmann, Ph.D: supports S.B. 341, emphasizing that unpredictable and retroactive insurance clawbacks create significant financial instability for psychologists and disrupt care delivery. He argues the bill would provide necessary protections and clearer timelines, ensuring a more fair and reliable reimbursement system.

Jessica Tyrol: supports SB 341.

William Warner: supports SB 341.

NATURE AND SOURCES OF OPPOSITION:

Connecticut Association of Health Plans, Susan Halpin: opposes SB 341, arguing that the bill's reduced timeframe for recoupments and strict appeal deadlines are overly restrictive and could increase administrative costs and financial risk for insurers. She raises concerns that these changes may lead to higher premiums and unintended consequences in the health insurance market.

NATURE AND SOURCES OF GENERAL COMMENTS:

Stephanie Carter: submitted general comments on SB 341.

Reported by: Mackenzie Frenette **Date: 3/23/26**