



General Assembly

Amendment

February Session, 2026

LCO No. 5518



Offered by:

SEN. LOONEY, 11th Dist.
SEN. CABRERA, 17th Dist.
SEN. HWANG, 28th Dist.
SEN. ANWAR, 3rd Dist.
SEN. GORDON, 35th Dist.

To: Senate Bill No. 342

File No. 223

Cal. No. 178

"AN ACT CONCERNING HEALTH COVERAGE."

1 Strike everything after the enacting clause and substitute the
2 following in lieu thereof:

3 "Section 1. (NEW) (*Effective October 1, 2026*) (a) For purposes of this
4 section, "clinical peer" has the same meaning as provided in section 38a-
5 591a of the general statutes, "health carrier" has the same meaning as
6 provided in section 38a-1080 of the general statutes and "downcode"
7 means any adjustment of a health benefit claim by any insurer, health
8 care center, hospital service corporation, medical service corporation,
9 fraternal benefit society or other entity to a less complex or lower cost
10 billing code in order to provide a lower reimbursement to a health care
11 provider for such health benefit claim than is required for the actual
12 service performed pursuant to such contract between such health care
13 provider and such insurer, center, corporation society or other entity.

14 (b) No health carrier shall use a software tool, including, but not
15 limited to, artificial intelligence or an algorithm, to automatically
16 downcode or deny a health insurance claim submitted by a health care
17 provider without a documented review by a clinical peer.

18 (c) Any violation of this section by a health carrier shall be deemed
19 an unfair or deceptive insurance practice under section 38a-816 of the
20 general statutes, as amended by this act.

21 Sec. 2. Section 38a-816 of the general statutes is amended by adding
22 subdivision (27) as follows (*Effective October 1, 2026*):

23 (NEW) (27) Any violation of section 1 of this act."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2026</i>	New section
Sec. 2	<i>October 1, 2026</i>	38a-816(27)