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| General Assembly |    | ***Proposed Bill No. 234***  |    |
| ***January Session, 2015*** |    | LCO No. **2432** |
|    | \*02432\* |
| Referred to Committee on INSURANCE AND REAL ESTATE  |    |
| Introduced by: |    |
| SEN. BARTOLOMEO, 13th Dist. |    |

***AN ACT REQUIRING INSURANCE COMPANIES TO PROVIDE COVERAGE FOR*** THE ***COST OF ASSISTANCE DOGS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

That the general statutes be amended to require insurance companies to provide coverage for the cost of assistance dogs, including, but not limited to, guide dogs to assist blind, deaf or mobility impaired persons, for insureds with physical disabilities.

***Statement of Purpose:***

To require insurance companies to provide coverage for the cost of assistance dogs, including, but not limited to, guide dogs to assist blind, deaf or mobility impaired persons, for insureds with physical disabilities.



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| General Assembly | ***File No. 44*** |
| ***January Session, 2015*** | Senate Bill No. 234 |

*Senate, March 10, 2015*

The Committee on Insurance and Real Estate reported through SEN. CRISCO of the 17th Dist., Chairperson of the Committee on the part of the Senate, that the bill ought to pass.

***AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR THE PURCHASE OF ASSISTANCE DOGS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

Section 1. (NEW) (*Effective January 1, 2016*)Each individual health insurance policy providing coverage of the type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general statutes delivered, issued for delivery, renewed, amended or continued in this state, shall provide coverage for the purchase of an assistance dog that is specially trained to assist blind, deaf or mobility impaired persons or persons with a disability that is other than physical, including, but not limited to, anxiety disorders and post-traumatic stress disorder, provided the insured's treating health care provider certifies in writing that such assistance dog is medically necessary. Any such assistance dog shall be purchased from a nonprofit organization that is established for the training of such dogs and is an accredited member of a professional association of guide dog or assistance dog organizations.

Sec. 2. (NEW) (*Effective January 1, 2016*) Each group health insurance policy providing coverage of the type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-469 of the general statutes delivered, issued for delivery, renewed, amended or continued in this state, shall provide coverage for the purchase of an assistance dog that is specially trained to assist blind, deaf or mobility impaired persons or persons with a disability that is other than physical, including, but not limited to, anxiety disorders and post-traumatic stress disorder, provided the insured's treating health care provider certifies in writing that such assistance dog is medically necessary. Any such assistance dog shall be purchased from a nonprofit organization that is established for the training of such dogs and is an accredited member of a professional association of guide dog or assistance dog organizations.

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| ***INS*** | *Joint Favorable* |    |

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

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**SB 234**

***AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR THE PURCHASE OF ASSISTANCE DOGS.***

**SUMMARY:**

This bill requires certain health insurance policies to cover the purchase of assistance dogs specially trained to assist individuals who (1) are blind, deaf, or have impaired mobility or (2) have nonphysical disabilities, including anxiety disorders and post-traumatic stress disorders. For the insured to get the coverage, his or her treating health care provider must certify, in writing, that the dog is medically necessary.

Under the bill, assistance dogs must be purchased from a nonprofit organization that is (1) established to train such dogs and (2) an accredited member of a professional association of guide dogs or assistance dog organizations.

The bill applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut that cover (1) basic hospital expenses, (2) basic medical-surgical expenses, (3) major medical expenses, or (4) hospital or medical services, including those provided under an HMO plan. Due to the federal Employee Retirement Income Security Act, state insurance benefit mandates do not apply to self-insured benefit plans.

EFFECTIVE DATE: January 1, 2016

**BACKGROUND**

***Related Federal Law***

Under the federal Patient Protection and Affordable Care Act (P.L. 111-148), a state may require health plans sold through the state's health insurance exchange to offer benefits beyond those included in the required “essential health benefits,” provided the state defrays the cost of those additional benefits. The requirement applies to benefit mandates enacted by a state after December 31, 2011. Thus, the state is required to pay the insurance carrier or enrollee to defray the cost of any new benefits mandated after that date.

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

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| Yea | 17 | Nay | 0 | (02/25/2015) |