

Legislative History for Connecticut Act

PA 16-63

HB5521

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House Transcripts have not been received. They are available on CGA website, but are not the Official copy. Contact House Clerk for assistance (860) 240-0400 **6**

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**CONNECTICUT
GENERAL ASSEMBLY
SENATE**

**PROCEEDINGS
2016**

**VOL. 59
PART 8
2400 – 2750**

cf
Senate

300
May 3, 2016

THE CHAIR:

The Bill passes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. Madam President, I'd like to read off some items for our Consent Calendar, please.

THE CHAIR:

Please continue.

SENATOR DUFF (25TH):

Thank you, Madam President. On calendar page 6, Calendar 383, House Bill 5430, I'd like to place that item on our Consent Calendar. On calendar page 24, Calendar 534, House Bill 5621, I'd like to place that item on our Consent Calendar. On calendar page 15, Calendar 477, House Bill 5072, I'd like to place that item on our Consent Calendar. On calendar page 7, Calendar 385, House Bill 5254, I'd like to place that item on our Consent Calendar. On calendar page 8, Calendar 393, House Bill 5255, I'd like to place that item on our Consent Calendar. On calendar page 11, Calendar 440, House Bill 5252, I'd like to place that item on our Consent Calendar. On calendar page 19, Calendar 502, House Bill 5526, I'd like to place that item on our Consent Calendar. On calendar page 35, Calendar 586, House Bill 5521, I'd like to place that item on our Consent Calendar. On calendar page 41, Calendar 464, House Joint Resolution Number 38, I'd like to place that item on our Consent Calendar. On calendar page 41, Calendar 465, House Joint Resolution Number 43, I'd like to place that item on

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our Consent Calendar. On calendar page 42, Calendar 466, House Joint Resolution Number 99, I'd like to place that item on our Consent Calendar. On calendar page 42, Calendar 467, House Joint Resolution Number 121, I'd like to place that item on our Consent Calendar. On calendar page 42, Calendar 468, House Joint Resolution Number 133, I'd like to place that item on our Consent Calendar. And on calendar page 43, Calendar 470, House Joint Resolution Number 136, I'd like to place that on our Consent Calendar.

Madam President, if the clerk can now call -- hold on, can the Senate stand at ease, please?

THE CHAIR:

Will the Senate stand at ease, please.

Yes. Senator Duff.

SENATOR DUFF (25TH):

Thank you, Madam President. If the clerk can now call the items on the Consent Calendar for a vote of the Consent Calendar please.

THE CHAIR:

The Senate will stand at ease for one minute, please.

The Senate will come to order. Mr. Clerk, would you please call the items on the -- the Consent Calendar.

THE CLERK:

Senate Bill 351, on page 2, Calendar 157, Senate Bill 69. Page 4, Calendar 341, Senate Bill 328, page 5, Calendar 375, House Bill 5296, page 6, Calendar 384, House Bill 5393. Also on page 6, Calendar 383, House Bill 5430. On page 7, Calendar 385, House Bill 5254. Page 8, Calendar 393, House Bill 5255, page 11, Calendar 440, House Bill 5252. On page 14, Calendar 475, House Bill 5627, Page 15, Calendar 477, House Bill 5072. Page 18, Calendar 498, House Bill 5513, Page 19, Calendar 502, House Bill 5526. Page 20, Calendar 504, House Bill 5403. Page 22, Calendar 516, House Bill 3 -- I'm sorry -- 5358. Page 22, Calendar 519, House Bill 5053. On page 24, Calendar 533, House Bill 5605, Calendar 532, House Bill 5335, Calendar 530, House Bill 5498, and Calendar 534, House Bill 5621. On page 27, Calendar 549, House Bill 5416. Also on page 27, Calendar 546, House Bill 5571. Page 28, Calendar 552, House Bill 5180. On page 30, Calendar 563, House Bill 5412. Page 31, Calendar 567, House Bill 5537. Page 31, Calendar 569, House Bill 5620. On page 32, Calendar 571, House Bill 5435. Page 34, Calendar 583, House Bill 5400. On page 35, Calendar 586, House Bill 5521. Page 36, Calendar 169, Senate Bill 266. Page 37, Calendar 207, Senate Bill 327. Page 39, Calendar 361, Senate Bill 15. Page 41, Calendar 246, Senate Bill 88. Also on page 41, Calendar 464, House Joint Resolution Number 38. Calendar 465, House Joint Resolution 43. On page 42, Calendar 466, House Joint Resolution 99. Page 42, Calendar 467, House Joint Resolution 121. Also on page 42, Calendar 468, House Joint Resolution Number 133, and on page 43, Calendar 470, House Joint Resolution Number 136.

THE CHAIR:

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Okay. The clerk shall announce pendency of a roll call vote on the Consent Calendar. The machine is open. Please cast your vote.

THE CLERK:

Immediate Roll Call has been ordered in the Senate. Immediate Roll Call on today's Consent Calendar has been ordered in the Senate.

THE CHAIR:

Have all members have voted? Have members have voted? Please check to see that your votes have been properly recorded. If so, the machine shall be closed and the clerk shall announce the tally.

THE CLERK:

On today's Consent Calendar.

Total number voting	36
Necessary for Adoption	19
Those voting Yea	36
Those voting Nay	0
Those absent and not voting	0

THE CHAIR:

Consent Calendar is done. Senator Duff, for what reason do you rise?

SENATOR DUFF (25TH):

Many reasons, Madam President, thank you. Madam President, I move that all items that require action

**JOINT
STANDING
COMMITTEE
HEARINGS**

**INSURANCE AND
REAL ESTATE
PART 2
468 – 962**

2016

PTR SV

Insurance and Real Estate Committee
Public Testimony
3/8/2016

TESTIMONY IN SUPPORT OF HOUSE BILL 5521

Co-Chairs Senator Crisco, Representative Megna; Vice Chairs Senator Hartley, Representative Zoni; Ranking Members Senator Kelly, Representative Sampson; and esteemed members of the Committee,

H.B. No. 5521 – An Act Concerning Short-Term Care Insurance

I, Steven E. Bugg, am in support of this bill.

The CT DOI has long held a position against the approval of Short-Term Care (STC) insurance products. CT has been a Long-Term Care (LTC) insurance only state. One major defining difference between LTC and STC products is that LTC insurance must cover a minimum of 1 year of benefits whereas STC insurance covers up to 12 months of care.

LTC insurance adds value to the marketplace in CT but it creates restrictions that deny access by many consumers. Consumers who cannot afford LTC insurance should have more options available to them. STC plans will help fill this void by offering the following advantages over LTC plans:

1. Lower premiums for entry level consumers
2. Less restrictive underwriting for those consumers with existing health problems
3. Less complicated access to benefits
4. Quicker access to benefits

Some important facts to consider are:

1. The costs of care in CT are among some of the highest in the country
* Source: *Genworth 2015 Cost of care Survey – CT*
2. The carrier who pays the most in claims nationwide says that 50% of their claims are for less than 1 year
* Source: <http://www.aaltci.org/long-term-care-insurance/learning-center/fast-facts.php>
3. Short-Term Care Insurance sales are up 71% in other parts of the country
* Source: <http://www.aaltci.org/news/long-term-care-insurance-association-news/short-term-care-insurance-sales-up-71-reports-new-industry-organization>

I believe there must be a way to make STC products available to the residents of CT. It seems odd to me that CT doesn't allow this product to fall under the umbrella of a limited benefit as other states have allowed. When the NAIC amended the A&H Minimum Standards Model Act to include LTC as a separate category, it specifically added a Drafting Note that if a state allowed issuance of a policy providing Nursing Home and Home Health Care benefits for a

period less than 12 months, then those policies should be considered limited benefit health plans.

Drafting Note: The NAIC Long-Term Care Insurance Model Act defines long-term care insurance as a policy that provides coverage for not less than twelve months. If a state allows for issuance of policies that provide benefits similar to long-term care insurance for a period less than twelve months, then those policies should be considered limited benefits health plans, and should be subject to this Act and its implementing regulation.

This may make it a whole lot easier than having to adopt a new insurance category and build minimum standard regulations to support it. If the CT DOI feels it is necessary, they can easily set requirements for a big and bold disclosure on the application, outline of coverage and policy that state clearly it is Short-Term Care insurance providing less than 12 months of coverage and is not Long-Term Care insurance.

Thank you for your time and effort on this important subject.



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