

SB10 • Connecticut

An Act Concerning Health Insurance And Patient Protection.

Passed Both Chambers

Risk: High

Comprehensive

Last Action (Jun 24, 2025): Signed by the Governor

Summary

This bill establishes the parity advancement account, prohibits step therapy for prescription drugs, and sets requirements for stop loss insurance policies, among other protections.

Business Impact

If you are a health carrier in Connecticut, you must ensure that AI is not used for adverse determinations or face penalties.

Key Provisions

- Establishes reporting requirements for mental health and substance use disorder benefits.
- Health carriers must prove that services are not medically necessary in adverse determinations.
- Prohibits the use of step therapy for prescription drugs.
- Requires specific provisions in contracts with healthcare providers regarding reimbursements.
- Sets requirements for stop loss insurance policies in self-funded health plans.
- Prohibits the use of AI for adverse determinations based on medical necessity.
- Establishes the parity advancement account.
- Includes health insurance rate filing requirements and the Insurance Commissioner's role in adopting regulations concerning affordability.

Compliance Checklist

- Ensure AI is not used for adverse determinations based on medical necessity. | Who: Health carriers | Penalty: Potential penalties for non-compliance.
- Implement new reporting requirements for mental health benefits. | Who: Health carriers | Penalty: Potential penalties for non-compliance.

Industries Affected

Employment

Healthcare

Finance

Healthcare
Providers

Health Insurance

Topics

AI Healthcare

AI in Insurance

Bill Sponsors

Name	Party	Role
Insurance and Real Estate Committee		Sponsor
Martin Looney	D	Sponsor
Robert Duff	D	Sponsor
Saud Anwar	D	Sponsor
Jorge Cabrera	D	Sponsor
Christine Cohen	D	Sponsor
Mae Flexer	D	Sponsor
Sujata Gadkar-Wilcox	D	Sponsor
Herron Gaston	D	Sponsor
Jan Hochadel	D	Sponsor
Paul Honig	D	Sponsor
Julie Kushner	D	Sponsor

Roll Call Votes

Date	Description	Yea	Nay	Result
2025-06-02	House Roll Call Vote 272 AS AMENDED	122	26	Passed
2025-06-02	House Roll Call Vote 271 HOUSE AMD A	47	99	Failed
2025-05-21	Senate Roll Call Vote 211	31	5	Passed
2025-05-12	APP Vote Tally Sheet (Joint Favorable)	37	11	Passed
2025-05-06	JUD Vote Tally Sheet (Joint Favorable)	28	11	Passed
2025-03-13	INS Vote Tally Sheet (Joint Favorable Substitute)	10	3	Passed
2025-03-13	INS Vote Tally Sheet-A	11	0	Passed

Amendments

- Senate LCO Amendment #8138 (D) — 2025-05-09 (Not Adopted)
- Senate LCO Amendment #8638 (D) — 2025-05-19 (Not Adopted)
- Senate LCO Amendment #8935 (R) — 2025-05-20 (Not Adopted)
- Senate LCO Amendment #8932 (R) — 2025-05-20 (Not Adopted)
- Senate LCO Amendment #8934 (R) — 2025-05-20 (Not Adopted)
- Senate LCO Amendment #8930 (R) — 2025-05-20 (Not Adopted)

Official Source

https://www.cga.ct.gov/asp/cgabillstatus/cgabillstatus.asp?selBillType=Bill&bill_num=SB00010&which_year=2025

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