

Connecticut Insurance Department Newsletter:

Insurance Matters

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151 Years of Consumer Protection**

Here's to a Healthy Start to the New Year A Message from Commissioner Katharine L. Wade

'Tis the season for making resolutions as we all turn the page on another year.

For many people adopting a healthier lifestyle is on the top of the list. Here's one more resolution you should add – use your health insurance.

Prevention is an important component of health care and we encourage you to take advantage of those wellness benefits.

This issue of "Insurance Matters" also highlights expansion of benefits in 2016 for infertility treatments and hearing aids.

Consumer education is an essential part of the Department's mission. Our Speakers Bureau is a great free resource for any community organization and our experts will tailor a presentation to your needs. So when you are planning programs for 2016, consider inviting one of our speakers. We like to call it "education on demand."

Our fingers are crossed, just like yours, in hopes that the winter of 2016 will treat all of us and our property a little kinder this season. But we want you to be prepared for anything and that is why we also are featuring resources to help limit property damage.

New Year Rings In Expanded Coverage For Some Health Care Services

When the clock struck midnight on January 1, 2016 that health insurance you bought or renewed in the last several weeks officially took effect.

That means any changes to coverage or benefits became effective on or after January 1 when

your policy officially kicks in or renews this year.

The Insurance Department reviews mandated benefits under Connecticut law each year to make certain they are in compliance with ACA guidelines and works with insurers to see that those benefits are in place. As a result of our mandate reviews there are changes in 2016 that expand coverage for treatment of infertility and hearing aids, two benefits that previously had age limits for coverage. Because the ACA prohibits discrimination in benefit designs, the Department directed insurance companies in Connecticut to remove the age limits for those mandates.

Here's a brief look at the changes:

Infertility Treatments: Women older than 40 are now covered for infertility treatment if it is deemed medically necessary. There had been a previous age limit of 40 on infertility treatment, which is an essential health benefit in Connecticut under the ACA.

The Insurance Department determined that with new advances in medicine infertility treatment may be clinically effective for individuals over 40.

Male infertility treatment is also covered under the mandate.

Hearing Aids: The state had previously required that hearing aids be covered for children 12 and younger when medically necessary. The age limit has now been removed to expand coverage for hearing aids at all ages. Hearing aids are subject to plan cost-sharing such as co-pays and deductibles. You will need to check with your insurer to determine what costs apply. Because these benefits are covered when deemed medically necessary there may also be some pre-authorization requirements and your insurer can provide you with the procedure for requesting coverage.

One benefit that hasn't changed is easier access to preventive care services, such as mammograms, colonoscopies and physical exams.

Under the ACA, these screenings are provided with low or no out-of-pocket cost to you.

These wellness benefits are designed to help keep you and yours healthy into the New Year and beyond!

COBRA Not Only Option After Job Loss

Few things are more disruptive in life than loss of a job. Whether you've been "downsized," "right-sized" or your company has closed its doors, you're probably losing health insurance.

Up until just a few years ago, continuing your coverage through the federal law known as COBRA was one of the only options for the newly unemployed. It was also an expensive option.

The Affordable Care Act has changed all that and provides for more choices from more insurers with plans that may better suit your needs and budget. Losing a job is considered a “life event,” and would qualify you for buying health insurance on the open market and through the state exchange [Access Health CT](#). A qualifying event means you don’t have to wait for the standard open enrollment period – November through January – to buy health insurance. Depending on your income, you may even qualify for subsidies that are available on plans sold through Access Health CT.

COBRA, which stands for Consolidated Omnibus Budget Reconciliation Act, is still an option and allows you to purchase that same coverage from your former employer for 18 to 30 months depending on the type of plan your employer offered. It’s important to note, however, that because your former employer paid for part of the cost of the coverage while you were employed, the entire cost is now your responsibility and in some cases there is also a 2 percent administrative charge.

If you have questions about COBRA or other options after a qualifying “life event” contact our [Consumer Affairs Unit](#).

CID Staff Will Deliver Education on Demand

Congratulations – you’ve just been appointed program chairperson for your club or association. Now what?

Don’t panic!

The Connecticut Insurance Department Speakers Bureau that can provide you with educational programming on nearly every insurance topic.

This free outreach program is available to the public and policymakers. Our experts can cover a lot of ground – health insurance, auto, homeowners, annuities, business insurance and more.

We address civic groups, senior center members and lawmakers meetings with constituents. Our speakers also provide the Department’s free brochures, FAQs and other publications. Presentations can be topical for the season or of general interests.

We’re here to help educate year round.

For more information, visit our [Speakers Bureau page](#), call **860-297-3850** or send an email to cid.ca@ct.gov

The Library is Open!

Preparing for Winter

Br-r-r-ace yourself for winter!

Keep your attic well ventilated. Run a slow trickle of water from spigots. Seal holes where phone or cable lines enter.

All good tips and all part of what you can do to limit damage from a New England winter. The information is included in ["Reducing Severe Winter Weather Risk,"](#) one of our many free brochures, available by mail or online on our Web site.

The Insurance Department partners with the [Insurance Institute for Business & Home Safety \(IBHS\)](#) to provide you with information on protecting your property.

The Winter brochure takes aim at ice dams – how they form and how you can prevent them. Frozen pipes are another risk and the brochure outlines how to identify vulnerable spots in your home.

Winter is a good time to catch up on your reading, so visit our [Consumer Resource Library](#). It's always open!

You Asked: The CID's October Mailbag

Does the owner of a fully paid Term Life Insurance policy get a refund when the policy period ends?

Traditional Term life insurance does not produce a cash value. The advantage of Term insurance is that premiums are significantly lower than what the same amount of life insurance would cost under cash value policy (whole life or universal life). Because there is no cash value from Term Life, there is no premium refund at the end of the policy period.

Are health insurers required to provide coverage for mental health and substance abuse treatment?

Yes, the Affordable Care Act (ACA) and Connecticut insurance laws require that each health plan must provide coverage for medically necessary treatment of mental health and substance abuse disorders. Some treatments require pre-authorization, so call your insurer to see if the treatment that you are seeking requires your health care provider to pre-authorize these services.

Can insurance companies decline homeowners coverage based on breed of dog?

It is allowed in Connecticut, but varies among companies based on what a company's underwriting guideline considers an acceptable risk.

Companies are allowed to decline or non-renew breeds with aggressive tendencies or history of bites or other aggression. Some insurers can exclude a particular dog by offering a "named dog exclusion" on a homeowner's policy. This excludes coverage for that one specific dog only.

Check with your agent or company to find out if they offer a "named dog exclusion."

Questions or Concerns?

Contact CID's Consumer Affairs at:

cid.ca@ct.gov

(860) 297-3900

(800) 203-3447

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