



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin No. HC-118
April 4, 2017

TO: All Health Care Centers Authorized to Conduct Business in Connecticut

RE: Coinsurance in HMO Plan Designs

Currently pending at the Connecticut General Assembly is Bill No. 7023. Section 2 of H.B. 7023 allows health care centers to offer HMO plan designs with coinsurance. Such plans have been previously disallowed. This bulletin provides guidance for health care centers that wish to offer such plan designs effective on and after January 1, 2018 in the individual and small group markets for which form and rate filings will be due prior to the passage of this law. Health care centers that wish to offer such plans must include these plans designs in the annual form and rate filings due May 1, 2017 based on the assumption that the current proposed bill will be signed into law.

Should House Bill No. 7023 not pass, the health care center will be required to submit all necessary revisions in SERFF to the applicable May 1 form and rate filings including but not limited to:

- (1) withdrawal of any plan designs with coinsurance,
- (2) filing a revised Unified Rate Review Template, and
- (3) filing revised rate tables.

Questions

Please contact the Insurance Department Life and Health Division at cid.lh@ct.gov with any questions.

A handwritten signature in blue ink that reads "Katharine L. Wade".

Katharine L. Wade
Insurance Commissioner