



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Bulletin HC-133
September 9, 2025

To: All Health Insurers and Health Care Centers Authorized to Conduct Business in Connecticut

Re: Confirmation of Mandatory Coverage for COVID-19 Immunizations

This Bulletin confirms that coverage for COVID-19 immunizations is currently mandatory under the Connecticut Insurance Law. Furthermore, based on the current guidance from the Connecticut Department of Public Health (“DPH”) and the Medical Academies (as defined below), there will be no change to existing COVID-19 immunization coverage in Connecticut-issued insurance policies regardless of ACIP’s (as defined below) position.

Sections §§ 38a-492r and 38a-518r of the Connecticut General Statutes mandate that coverage for certain immunizations must be included in individual and group health insurance policies issued in Connecticut.¹ These mandates require coverage for immunizations that are:

- (i) recommended by the American Academy of Pediatrics, American Academy of Family Physicians and² the American College of Obstetricians and Gynecologists (collectively the “Medical Academies”), and
- (ii) recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (“ACIP”).

With regard to the ACIP recommended vaccines, coverage is also mandated for a twenty-minute consultation with the administering health care provider.

The Connecticut Insurance Law also prevents carriers from imposing copays, coinsurance, deductibles or other out of pocket expenses on insureds for covered immunizations.

The Medical Academies recommendations specifically include the COVID-19 immunizations. The interim COVID-19 immunization guidance issued by the DPH on

¹ These mandates are only applicable to policies providing coverage of the type specified in subdivisions (1), (2), (4), (11) and (12) of Conn. Gen. Stat. § 38a-469 delivered, issued for delivery, renewed, amended or continued in this state that provide coverage for prescription drugs.

² CID interprets the use of “and” here to mean that a recommendation by any of these Medical Academies satisfies the immunization recommendation requirement under law.

September 9, 2025, is consistent with the Medical Academies recommendations.³ With these recommendations in place, there will be no change in coverage for COVID-19 immunizations if ACIP revises or rescinds its recommendation pertaining to the COVID-19 immunizations.

CID acknowledges that with such a change in ACIP's recommendation, insurance companies would no longer be required to provide coverage for a twenty-minute consultation with the administering health care provider with no copays, coinsurance, deductibles or other out of pocket expenses. However, this would not prevent carriers from continuing to offer coverage for the consultations in accordance with current practice, or in a manner consistent with the terms of their policies.

Questions: Please contact the CID's Life and Health Division at cid.lh@ct.gov with any questions.

³ CID acknowledges that coverage for the COVID-19 immunization may change if any of the Medical Academies' recommendations are revised.