

PA10-004

HB5002

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CONNECTICUT
GENERAL ASSEMBLY
HOUSE**

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roll call vote. Members to the chamber, please.

DEPUTY SPEAKER O'ROURKE:

Have all members voted? Have all members voted?
Please check the machine, the board to determine if
your vote has been properly cast. If all members have
voted the machine will be locked and the Clerk will
take a tally.

Clerk, please announce the tally.

THE CLERK:

House Bill 5219.	
Total Number voting	147
Necessary for adoption	74
Those voting Yea	147
Those voting Nay	0
Those absent and not voting	4

DEPUTY SPEAKER O'ROURKE:

The bill passes.

Clerk, please call Calendar 21.

THE CLERK:

On page 6, Calendar 21, substitute for House Bill
Number 5002, AN ACT CONCERNING PREMIUM QUOTES AND
INFORMATION FOR SMALL EMPLOYER HEALTH INSURANCE
COVERAGE, favorable report by the Committee on
Insurance.

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DEPUTY SPEAKER O'ROURKE:

The Chair recognizes distinguished Chairman
Fontana.

REP. FONTANA (87th):

Thank you, Mr. Speaker.

Mr. Speaker, I move for acceptance of the Joint
Committee's favorable report and passage of the bill.

DEPUTY SPEAKER O'ROURKE:

The question is on acceptance of the Joint
Committee's favorable report and passage of the bill.
Will you remark, sir?

REP. FONTANA (87th):

Thank you, Mr. Speaker.

Mr. Speaker, this bill accomplishes two specific
things. First, it makes changes in the laws related
to small employer health insurance plans by redefining
small employer and eligible employee. In doing so it
broadens the scope of certain laws by including
part-time employees working at least 20 hours a week
and limits the laws by excluding seasonal employees.

For the purposes of determining if an employer is
a small employer, the bill prohibits the employer from
counting a person working fewer than 30 hours a week
as an eligible employee.

The bill also requires an insurer or producer marketing small-employer-group health insurance plans to offer a small employer, upon its request, a premium quote for covering employees working at least 30 hours a week or 20 hours a week.

Second, Mr. Speaker, or finally, this bill establishes the Connecticut clearinghouse, from which individuals and small employers, that is employers with 50 or fewer employees, may obtain information about health insurance policies and health care available in Connecticut. It requires the Health Reinsurance Association to administer the clearinghouse within available appropriations.

Mr. Speaker, I urge passage and ask to remark further.

DEPUTY SPEAKER O'ROURKE:

Thank you.

Will you remark further, Representative Fontana?

REP. FONTANA (87th):

Thank you, Mr. Speaker.

Mr. Speaker, this bill represents the combination of two separate bills that this Chamber passed by overwhelming margins last year, but which the Senate did not take up before we adjourned. Specifically,

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Mr. Speaker, it combines two bills, one of which passed by 139 to nothing in this Chamber. The other of which passed by 122 to nothing, both of which embody worthwhile initiatives that help small businesses.

First Mr. Speaker, it helps small businesses --

DEPUTY SPEAKER O'ROURKE:

Just a minute.

Getting a little bit of a din here in the chamber. Folks will give your attention to Representative Fontana. If you can't do that, please take the conversations outside.

Representative Fontana.

REP. FONTANA (87th):

Thank you, Mr. Speaker.

The bill encapsulates two separate but worthwhile initiatives that will help small businesses when it comes to finding, procuring affordable health insurance for their members. The first is to require insurance companies upon the request of a small employer to get a group health insurance policy quote to include those employees who work more than 20 hours a week, but less than 30 hours a week.

As we understand it, current industry practice is

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to exclude people who work less than 30 hours a week from a group health insurance policy quotation. And so this is meant to address that issue to help those small employers to cover people who work more than 20 hours a week and to get a better price in so doing.

Secondly, Mr. Speaker, the bill sets up within available appropriations the ability of the Health Reinsurance Association to create an interactive web-based tool to help individuals and small businesses find affordable health insurance options here in this state that meet their needs. So it accomplishes two worthwhile purposes.

Finally, Mr. Speaker, I do have a technical amendment to call. And I would ask at this point that the Clerk please call LCO 2440 and then I'd be given permission of the Chamber to summarize.

DEPUTY SPEAKER O'ROURKE:

The Clerk will call LCO 2440. The gentleman seeks leave of the Chamber to summarize.

THE CLERK:

LCO Number 2440, House "A," offered by Representative Fontana and Senator Crisco.

DEPUTY SPEAKER O'ROURKE:

Representative Fontana.

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REP. FONTANA (87th):

Thank you, Mr. Speaker.

Mr. Speaker, this amendment is a series of technical changes. It is technical in nature and I move adoption.

DEPUTY SPEAKER O'ROURKE:

Motion is on adoption of the amendment before us. Will you remark? Will you remark on the adoption of the amendment? If not, I'll try your minds. All those in favor, signify by saying, aye.

REPRESENTATIVES:

Aye.

DEPUTY SPEAKER O'ROURKE:

Those opposed?

The ayes have it. The amendment is adopted.

Representative Fontana, do you care to remark.

REP. FONTANA (87th):

Thank you, Mr. Speaker.

Just to indicate again, that both of the purposes contained in this bill will help small businesses to find affordable health insurance options. It did pass out of the committee unanimously this year and there is no fiscal impact. And I urge passage. Thank you.

DEPUTY SPEAKER O'ROURKE:

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Thank you.

Representative D'Amelio.

REP. D'AMELIO (71st):

Thank you, Mr. Speaker.

Mr. Speaker, I rise to concur with my colleague on the Insurance and Real Estate Committee. I believe this bill will go a long way in helping small businesses determine the most affordable policies for themselves.

This is not a mandate in any way. We're not mandating that we cover employees that work 20 or to 30 hours a week. This is all just to see -- for employers that are seeking information for the best rate possible.

Thank you, Mr. Speaker.

DEPUTY SPEAKER O'ROURKE:

Thank you, Representative.

Will you remark? Will you remark on the bill before us? If not, staff and guests come to the well of the House. The machine will be open.

THE CLERK:

The House of Representatives is voting by roll call. Members to the chamber. The House is taking a roll call vote. Members to the chamber, please.

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DEPUTY SPEAKER O'ROURKE:

Have all members voted? Have all members voted?
Please check the machine to make sure your vote is
properly recorded. If all members have voted the
machine will be locked. The Clerk will take a tally.
The Clerk will announce the tally.

THE CLERK:

House Bill 5002 as amended by House "A."

Total Number voting	147
Necessary for adoption	74
Those voting Yea	147
Those voting Nay	0
Those absent and not voting	4

DEPUTY SPEAKER O'ROURKE:

The bill as amended passes.

Mr. Clerk, please call Calendar 52.

THE CLERK:

On page 8, Calendar 52, House Bill Number 5391,
AN ACT CONCERNING QUASI-PUBLIC AGENCY COMPLIANCE
AUDITS, favorable report by the Committee on
Appropriations.

DEPUTY SPEAKER O'ROURKE:

The Chair recognizes Representative Bartlett.

REP. BARTLETT (2nd):

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THE CHAIR:

Without objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President.

Calendar 313, House Bill Number 5002, move to
place this item on the consent calendar.

THE CHAIR:

Without objection, so ordered, sir.

SENATOR LOONEY:

Thank you, Mr. President.

Moving to calendar page 20, Calendar 314, House
Bill Number 5201, Mr. President, move to place this
item on the consent calendar.

THE CHAIR:

Seeing no objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President.

Calendar 315, PR; Calendar 316, Senate Bill
Number 278, Mr. President, move to refer this item to
the Appropriations Committee.

THE CHAIR:

Without objection, so ordered.

SENATOR LOONEY:

Thank you, Mr. President.

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Bill 5265; Calendar 313, substitute for House Bill 5002.

Calendar page 20, Calendar 314, House Bill 5201.

Calendar page 24, Calendar 340, substitute for Senate Bill 175.

Calendar page 25, Calendar 346, substitute for Senate Bill 151; Calendar 350, Senate Bill 333; Calendar 371, substitute for House Bill 5014.

Calendar page 26, Calendar 375, House Bill 5320.

Calendar page 27, Calendar 379, substitute for House Bill 5278; Calendar 380, substitute for House Bill 5452; Calendar 381, substitute for House Bill 5006; Calendar 382, House Bill 5157.

Calendar page 28, Calendar 384, substitute for House Bill 5204.

Calendar page 29, Calendar 395, substitute for Senate Bill 127; Calendar 396, Senate Bill 147.

Calendar page 30, Calendar 413, House Bill 5024; Calendar 414, substitute for House Bill 5401.

Calendar page 31, Calendar 419, substitute for House Bill 5303.

Calendar 32 -- page 32, Calendar Number 421, substitute for House Bill 5388; and on calendar page 34, Calendar 46, substitute for Senate Bill 68;

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Calendar 50, substitute for Senate Bill 17.

Calendar page 35, Calendar 64, substitute for
Senate Bill 187.

Calendar page 37, Calendar 109, substitute for
Senate Bill 189.

Calendar page 39, Calendar Number 148, substitute
for Senate Bill 226.

Calendar page 40, Calendar 182, substitute for
Senate Bill 218.

Calendar page 41, Calendar 188, substitute for
Senate Bill 200.

Mr. President, that completes those items placed
on the consent calendar.

THE CHAIR:

All right. If the Clerk has made an announcement
that a roll call vote is in progress in the Senate on
the first consent calendar, the machine will be open.
Senators may cast their vote.

THE CLERK:

The Senate is now voting by roll call on the
consent calendar. Will all Senators please return to
the chamber. The Senate is now voting by roll call on
the consent calendar. Will all Senators please return
to the chamber.

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THE CHAIR:

Would all Senators please check the roll call board to make certain that your vote is properly recorded. If all Senators have voted and if all votes are properly recorded, the machine will be locked, and the Clerk may take a tally.

THE CLERK:

Motion is on adoption of Consent Calendar Number 1.

Total Number Voting	35
Those voting Yea	35
Those voting Nay	0
Those absent and not voting	1

THE CHAIR:

Consent Calendar Number 1 is passed.

Are there any announcements or points of personal privilege? Are there any announcements or points of personal privilege?

Senator LeBeau.

SENATOR LEBEAU:

Thank you, Mr. President, for a -- for an announcement.

THE CHAIR:

Please proceed.

**JOINT
STANDING
COMMITTEE
HEARINGS**

**INSURANCE AND
REAL ESTATE
PART 1
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2010

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**CONNECTICUT**

**TESTIMONY OF
NATIONAL FEDERATION OF INDEPENDENT BUSINESS
BY
ANDY MARKOWSKI, CONNECTICUT STATE DIRECTOR
SUPPORTING
HB-5002, AAC PREMIUM QUOTES AND INFORMATION FOR SMALL EMPLOYER
HEALTH INSURANCE COVERAGE
BEFORE THE
INSURANCE & REAL ESTATE COMMITTEE
FEBRUARY 9, 2010**

The National Federation of Independent Business (NFIB), Connecticut's and the nation's leading small-business association, respectfully submits the following comments supporting HB-5002, An Act Concerning Premium Quotes And Information For Small Employer Health Insurance Coverage:

A non-profit, non-partisan organization, NFIB is Connecticut's and the nation's leading small-business advocacy association. In Connecticut, NFIB represents thousands of small- and independent- business owners and their workers involved in all types of industry. In short, NFIB represents the small, "Main Street", "Mom & Pop" business owners from across our state. On behalf of those small- and independent- employers in Connecticut, I urge you to support HB-5002.

Though each small business is distinct and makes its own unique contribution to Connecticut's economy, there is one thing all small-business owners have in common: A serious concern about affordability of health insurance premiums. HB-5002 is seemingly a step in the right direction to help alleviate some of those pressures faced by small business owners.

NFIB/Connecticut will continue to advocate for policies that makes healthcare more affordable for small business owners and their employees. In doing so, our top three priorities are addressing costs, choice and competition. Specifically, small businesses need lower prices, an easier way to shop for insurance and more choices when buying insurance plans.

The Connecticut Clearinghouse created in Section 3 of this bill will allow individuals and small businesses (many of whom are individuals) the ability obtain information about available health insurance policies and health care plans. This is a positive step which attempts to make shopping for insurance easier for small businesses. Additionally, while the bill allows for other health insurance policies or healthcare plans beyond those explicitly outlined in the bill to list with the Clearinghouse (lines 148 through 150), NFIB/Connecticut is hopeful that all will choose to do so.

Additionally, NFIB/Connecticut is encouraged that those small businesses that may wish to and are in a position to be able to afford to offer to provide health insurance to employees who work less than full time will be able to receive premium quotes for such. NFIB applauds the voluntary nature of these provisions in the bill, in particular, the explicit recognition that small businesses are not required to accept quotes or offer coverage to employees who work less than 30 hours (lines 69 through 77). Forcing small businesses to provide health benefits is a job killer and mandating them to provide a benefit they cannot afford will not solve the problems of our healthcare system.

NFIB therefore urges lawmakers to pass HB-5002. Thank you.

Christine A. Cappiello
Director
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Anthem. 

February 9, 2010

**Statement
Of
Anthem Blue Cross and Blue Shield
On
HB 5002 An Act Concerning Premium Quotes and Information For Small Employer Health
Insurance Coverage**

Good afternoon Senator Crisco, Representative Fontana and members of the Insurance Committee, my name is Christine Cappiello and I am the Director of Government Relations for Anthem Blue Cross and Blue Shield in Connecticut. I am here today to speak in support of HB 5002 An Act Concerning Premium Quotes and Information For Small Employer Health Insurance Coverage.

We would like to offer one suggestion to the bill, in Section 2 (1)(A) lines 63 to 68, we would suggest inserting after upon request "*when the contract is renewed or the beginning of a new insurance contract*" in order for it to be clear that the request should be produced when the contract is being renewed or at the start of the initial contract rather than during the contract period could cause small employer groups to attempt to change their group size and/or benefits multiple times during the contract year and cause the small employer marketplace to become unstable.

Again, Anthem Blue Cross and Blue Shield strongly supports this bill and we are available to assist legislators in your deliberation of this legislation and provide further information.