



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

NOTICE OF INTENT TO ADOPT REGULATION

In accordance with section 4-168(a) of the Connecticut General Statutes, notice is hereby given that the Insurance Commissioner, pursuant to the authority of sections 38a-193, 38a-226c(f), 38a-433(e), 38a-478u, 38a-505, 38a-546(c) of the Connecticut General Statutes, proposes to adopt a regulation concerning updates to certain life and health insurance regulations.

Statement of Purpose: In sections 1 to 4, to correct an erroneous cross reference within Connecticut's risk based capital requirements for health care centers and delete references to "foreign health care centers" and "domestic health care centers", because it is a distinction that is not used by the Insurance Department. In sections 5 and 6, to revise the regulations concerning utilization review companies and appeals to the Insurance Commissioner to more accurately reflect the application of section 38a-478n of the Connecticut General Statutes. In section 7, to correct an erroneous cross reference within Connecticut's variable, modified life and annuities regulation. In sections 8 and 9, to revise the external review regulations to require entities to provide certain information to the enrollee, their designee, or the Insurance Commissioner, and to modify the standard used by external review entities to review appeals. In section 10, to revise a Connecticut regulation concerning permissible policy exclusions in individual health insurance policies to reflect section 38a-488a of the Connecticut General Statutes regarding coverage for the diagnosis and treatment of mental or nervous conditions, section 146.121(b)(2)(iii) of the federal Rules and Regulations for Health Insurance Portability and Renewability for Group Health Plans (Federal Register, vol. 66, No. 5, January 8, 2001), regarding prohibitions on source-of-injury exclusions, including suicide or attempted suicide, in certain health insurance policies, and other state mandated benefits. Sections 11 and 12 update Connecticut's managed care regulations to remove references to a public act in the definition section, and to establish a standard for services that require pre-authorization. In sections 13 to 15, reorganize and revise Connecticut's extension of benefits, discontinuance and replacement, conversion, and pre-existing condition provisions to remove references to Connecticut's Comprehensive Health Care Plan that are confusing, remove provisions that have been incorporated into the Connecticut General Statutes, and remove sections that are obsolete because of federal laws.

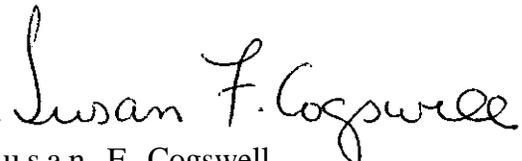
All interested persons are invited to submit written data, views or arguments in connection with the proposed action within thirty days following publication of this notice in the Connecticut Law Journal to the State of Connecticut, Insurance Department, Attention: Leslie K. Wolfgang, Counsel, P.O. Box 816, Hartford, CT 06142-0816.

Copies of the proposed regulation may be obtained by writing to the Insurance Department at the above address or sending an e-mail to Leslie.Wolfgang@po.state.ct.us.

www.ct.gov/cid/

P.O.Box 816 Hartford, CT 06142-0816
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The proposed regulation may also be viewed by visiting the Insurance Department's internet website at www.ct.gov/cid/ and clicking on "Regulations".


Susan F. Cogswell
Insurance Commissioner