



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

**Bulletin No. HC-101
December 1, 2014**

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

RE: Health Insurance Coverage for Work Related Injuries, Accidents, and/or Sicknesses

This Bulletin clarifies the Connecticut Insurance Department's (the "Department") policy on insurance benefits payable for work related injuries and/or sicknesses under health insurance policies for disability income protection, accident only, and travel health policy form types.

Under § 31-275 of the Connecticut General Statutes, workers' compensation is meant to help a worker get back to the work force after a work related injury or illness. Workers' Compensation policies are purchased by the employer to protect employees. Disability income protection, accident only policies and travel health policies fall under the definition of health insurance in § 38a-469 of the Connecticut General Statutes. In some instances, these policies can cover accidents and injuries that occur both inside and outside of work. These policies are not intended or permitted to replace any statutorily required benefits provided under Workers' Compensation policies pursuant to chapter 568 of the Connecticut General Statutes; however these policies may supplement Workers' Compensation policies under certain circumstances. The Department has established the following guidelines for benefit form-filing approval:

- Benefits payable as a result of work related illness or injury under these policies must be payable on a lump sum or a fixed dollar (indemnity) basis. For example - \$75 per/day while hospital confined, \$10 per doctor office visit, \$50 per day while out of work due to an accident or sickness and \$1,000 death benefit payable to an employee's family.
- A policy cannot provide benefits for work related illness or injury based on the difference between what an employee was earning prior to a work related accident or sickness and what the employee is entitled to receive from workers' compensation following the accident or sickness.
- A disability income policy may only provide benefits for work related injuries and/or sickness on an indemnity or lump sum basis.
- A policy may not provide benefits for work related illness or injury based on a percentage of pre-disability income.

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- Work related accident and sickness benefits must be payable in addition to any workers' compensation benefits policy approved by the Insurance Commissioner under § 31-345 of the Connecticut General Statutes. A statement needs to be included in the policy to the effect that, "This policy does not replace or otherwise effect any statutorily required workers' compensation insurance required to be provided to you by law."

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 "Thomas B. Leonardi". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Thomas B. Leonardi
Insurance Commissioner