

State of Connecticut



Hartford

SUSAN F. COGSWELL
INSURANCE COMMISSIONER

P. O. BOX 818
HARTFORD, CT 06142-0818

August 4, 2005

Keith J. Stover
280 Trumbull Street
Hartford, Connecticut 06103-3597

Re: Implementation of Civil Unions Law by Managed Care Organizations

Dear Keith:

I am writing in response to your letter dated July 27, 2005 regarding the implementation of the civil union law. It is the position of the Connecticut Insurance Department that health plans are required, under the new law, to treat partners who have entered into civil unions the same as spouses are treated for purposes of health benefits.

Public Act 05-10, An Act Concerning Civil Unions, requires that "parties to a civil union shall have all the same benefits, protections and responsibilities under law, whether derived from the general statutes, administrative regulations or court rules, policy, common law or any other source of civil law, as are granted to spouses in a marriage, which is defined as the union of one man and one woman." (P.A. 05-10 §14).

Health insurance companies providing group or individual coverage, which is subject to regulation by the State of Connecticut, will be required to comply with P.A. 05-10, effective October 1, 2005.

Companies are not required to file new forms, as the existing form language will be interpreted pursuant to the intent of the civil union directives.

Please do not hesitate to contact me if you need additional clarification.

Sincerely,

A handwritten signature in cursive script that reads "Susan F. Cogswell".

Susan F. Cogswell
Commissioner