



House of Representatives

General Assembly

File No. 151

February Session, 2026

Substitute House Bill No. 5415

House of Representatives, March 24, 2026

The Committee on Veterans' and Military Affairs reported through REP. FOSTER of the 57th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

AN ACT ESTABLISHING A VETERANS' AND MILITARY HEALTHCARE OMBUDSMAN FOR THE COORDINATION AND OVERSIGHT OF STATE AND LOCAL RESOURCES IN NAVIGATING FEDERAL HEALTH CARE BENEFITS FOR VETERANS, MEMBERS OF THE ARMED FORCES AND THEIR FAMILIES.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2026*) (a) There is established an
2 Office of the Veterans' and Military Healthcare Ombudsman, which
3 shall be within the Office of the Healthcare Advocate for administrative
4 purposes only, to (1) coordinate with various resources, including, but
5 not limited to, veterans' service officers and municipal veterans
6 representatives, in assisting veterans who are eligible to receive health
7 care through the United States Department of Veterans Affairs, and
8 caregivers of such veterans, with navigating the health care system
9 administered by the United States Department of Veterans Affairs, (2)
10 coordinate with various resources in assisting active and retired
11 members of the armed forces and National Guard and the families of

12 such members who are eligible to receive health care through the United
13 States Department of Defense, and caregivers of such members and
14 families, with navigating the health care system administered by the
15 United States Department of Defense, and (3) advocate for increased
16 coordination among such various resources when deficiencies in such
17 coordination are identified. The Governor shall appoint a Veterans' and
18 Military Healthcare Ombudsman, who shall be selected from among
19 individuals with expertise and experience in a field concerning the
20 health care of veterans, members of the armed forces and their families,
21 to head the office.

22 (b) The Office of the Veterans' and Military Healthcare Ombudsman
23 shall:

24 (1) Receive, review and attempt to resolve any complaints from
25 eligible persons and caregivers described in subsection (a) of this section
26 regarding obstacles to applying for or receiving health care through the
27 United States Department of Veterans Affairs or the United States
28 Department of Defense, including, but not limited to, difficulties in
29 accessing assistance from existing state and municipal resources;

30 (2) Compile and analyze data on complaints described in subdivision
31 (1) of this subsection;

32 (3) Assist such eligible persons and caregivers in understanding their
33 rights and responsibilities in relation to the health care system
34 administered by the United States Department of Veterans Affairs or the
35 United States Department of Defense, as applicable;

36 (4) Provide information to the public, agencies, legislators and others
37 regarding the problems and concerns of such eligible persons and
38 caregivers and make recommendations for resolving those problems
39 and concerns;

40 (5) Analyze and monitor the development and implementation of
41 federal laws, regulations and policies relating to the health care systems
42 administered by the United States Department of Veterans Affairs and

43 the United States Department of Defense and recommend any changes
44 the Veterans' and Military Healthcare Ombudsman deems necessary;

45 (6) Disseminate information concerning the availability of the Office
46 of the Veterans' and Military Healthcare Ombudsman to assist such
47 persons and caregivers with any health care concerns relevant to such
48 persons or caregivers; and

49 (7) Take any other actions necessary to fulfill the duties of the Office
50 of the Veterans' and Military Healthcare Ombudsman and the Veterans'
51 and Military Healthcare Ombudsman as set forth in this subsection.

52 (c) On or before October 1, 2027, the Veterans' and Military
53 Healthcare Ombudsman, in consultation with the Commissioner of
54 Veterans Affairs and the Adjutant General, shall, within available
55 appropriations, establish and maintain a veterans' and military health
56 care education course that shall include educational presentations and
57 materials regarding the health care systems administered by the United
58 States Department of Veterans Affairs and the United States
59 Department of Defense and state and local resources available to eligible
60 persons and caregivers described in subsection (a) of this section in
61 navigating such systems.

62 (d) On or before January 1, 2028, and annually thereafter, the
63 Veterans' and Military Healthcare Ombudsman shall submit a report, in
64 accordance with the provisions of section 11-4a of the general statutes,
65 to the joint standing committee of the General Assembly having
66 cognizance of matters relating to veterans' and military affairs, on (1) the
67 implementation of this section, and (2) recommendations for legislation
68 to improve such implementation.

This act shall take effect as follows and shall amend the following sections:		
Section 1	October 1, 2026	New section

Statement of Legislative Commissioners:

Throughout the section, references to "Veterans' Healthcare Ombudsman" were changed to "Veterans' and Military Healthcare Ombudsman", for consistency with other provisions of the section; in the last sentence of Subsec. (a), "veterans' health care" was changed to "the health care of veterans, members of the armed forces and their families,", for consistency and clarity; in Subsec. (b)(3), "as applicable" was added, for clarity; in Subsec. (b)(5), "system" was changed to "systems" and "Affairs or" was changed to "Affairs and", for accuracy; and in Subsec. (c), "military personnel health" was changed to "military health", for consistency, and ", respectively," was deleted, for clarity.

VA *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 27 \$	FY 28 \$
Healthcare Advocate, Off.	IF - Cost	130,500	257,000

Note: IF=Insurance Fund

Municipal Impact: None

Explanation

The bill, which establishes an Office of the Veterans' and Military Healthcare Ombudsman within the Office of the Healthcare Advocate, results in a cost to the Insurance Fund of \$130,500 in FY 27 and \$257,000 in FY 28 and annually thereafter associated with the new position. The bill requires the Ombudsman to help veterans and their caregivers navigate the U.S. Department of Veterans Affairs health care system, as well as establish and maintain a veterans' and military health care education course.

The annualized cost for the new position is expected to be \$138,000 in salary and \$119,000 in fringe benefits beginning in FY 28. Half-year personnel costs in FY 27 are expected to be \$69,000 and \$59,500 respectively, reflecting a six-month search and appointment with a start date of January 1, 2027. Other expenses for the new position are expected to total \$2,000 in FY 27 for a laptop and related supplies.

The Out Years

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

OLR Bill Analysis**sHB 5415*****AN ACT ESTABLISHING A VETERANS' AND MILITARY HEALTHCARE OMBUDSMAN FOR THE COORDINATION AND OVERSIGHT OF STATE AND LOCAL RESOURCES IN NAVIGATING FEDERAL HEALTH CARE BENEFITS FOR VETERANS, MEMBERS OF THE ARMED FORCES AND THEIR FAMILIES.*****SUMMARY**

This bill establishes an Office of the Veterans' and Military Healthcare Ombudsman within the Office of the Healthcare Advocate (OHA) for administrative purposes (see BACKGROUND) to:

1. coordinate with various resources, including veterans' service officers and municipal veterans' representatives, to help veterans eligible for health care through the U. S. Department of Veterans Affairs (USDVA) and their caregivers navigate the USDVA health care system;
2. coordinate with various resources to help active and retired members of the armed forces and National Guard and their families, who are eligible for health care through the U.S. Department of Defense (DOD), and their caregivers with navigating the DOD health care system; and
3. advocate for more coordination among these resources when it is lacking.

The bill requires the veterans' and military healthcare ombudsman (whom the governor appoints) to establish and maintain a veterans' and military health care education course by October 1, 2027. The ombudsman must do so within available appropriations and in consultation with the state's veterans affairs commissioner and adjutant general. Under the bill, the course must include educational

presentations and material about the USDVA and DOD health care systems and state and local resources available to eligible people and caregivers.

The bill also requires the veterans' and military healthcare ombudsman to annually report to the Veterans' and Military Affairs Committee beginning by January 1, 2028, on (1) the implementation of the bill's requirements and (2) legislative recommendations for improving the implementation.

EFFECTIVE DATE: October 1, 2026

OFFICE OF THE VETERANS' AND MILITARY HEALTHCARE OMBUDSMAN

Ombudsman Selection

Under the bill, the governor appoints the ombudsman, selecting someone with expertise and experience in the healthcare of veterans, armed forces members, and their families.

Office's Duties

The bill requires the Office of the Veterans' and Military Healthcare Ombudsman to do the following:

1. receive, review, and try to resolve complaints from eligible people and caregivers regarding obstacles to applying for or getting health care through the USDVA or DOD (including difficulties in accessing help from existing state and municipal resources);
2. compile and analyze data on these complaints;
3. help eligible people and caregivers understand their rights and responsibilities under the USDVA or DOD health care systems;
4. give information to the public, agencies, legislators, and others about the problems and concerns of eligible people and caregivers and make recommendations for resolving them;

5. analyze and monitor the development and implementation of federal laws, regulations, and policies relating to the USDVA or DOD health care systems and recommend any changes the ombudsman decides are necessary;
6. communicate information about the office’s availability to help eligible people and caregivers with their healthcare concerns; and
7. take any other actions necessary to fulfill the duties of the Office of the Veterans’ and Military Healthcare Ombudsman and, specifically, those of the ombudsman.

BACKGROUND

Office of the Healthcare Advocate

The healthcare advocate directs OHA, which is within the Insurance Department for administrative purposes. The advocate, who is appointed by the governor and subject to legislative approval, must be a state elector with expertise and experience in healthcare, health insurance, and consumer advocacy who has not served as a director or officer of a managed care organization (for example, an insurer) within two years of appointment (CGS § 38a-1042).

The office helps health insurance consumers (1) select managed care plans by providing information and assistance, (2) understand their rights and responsibilities under managed care plans, and (3) file complaints and appeals with managed care organizations. Among other things, OHA also (1) gives information to the public, agencies, and legislators on problems and concerns of health insurance consumers and (2) reviews consumers’ health insurance records and, with their consent, pursues administrative remedies on their behalf (CGS § 38a-1041).

COMMITTEE ACTION

Veterans' and Military Affairs Committee

Joint Favorable Substitute

Yea 22 Nay 0 (03/10/2026)