

## Insurance and Real Estate Committee JOINT FAVORABLE REPORT

**Bill No:** HB-5374 / [Bill Status](#) / [Public Hearing Testimony](#)

AN ACT CONCERNING HEALTH COVERAGE MANDATES FOR CERTAIN

**Title:** HEALTH CONDITIONS.

**Vote Date:** 3/12/2026

**Vote Action:** Joint Favorable Substitute

**PH Date:** 3/3/2026

**File No.:**

***Disclaimer:** The following JOINT FAVORABLE Report is prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and does not represent the intent of the General Assembly or either chamber thereof for any purpose.*

### **SPONSORS OF BILL:**

Insurance and Real Estate Committee

### **REASONS FOR BILL:**

The intent of HB 5374 is to require coverage for certain health conditions including: (1) chemotherapy induced hair loss through scalp cooling systems, (2) infertility treatment, (3) athletic prosthetic devices, (4) hippotherapy, (5) gambling disorder treatment, (6) pediatric autoimmune neuropsychiatric disorder (PANDAS/PANS), (7) coverage of a 12-month supply of hormone therapy. This bill seeks to ensure that individuals requiring critical care, can access it without incurring undue financial hardship.

### **SUBSTITUTE LANGUAGE (IF APPLICABLE):**

Substitute language was used in HB 5374 to remove Section 4 requiring the insurance commissioner to study the mandated health insurance coverage specified services. This is replaced with a provision mandating coverage for the treatment of Pediatric Autoimmune Neuropsychiatric Syndrome, including intravenous immunoglobulin therapy. This provision related to PANDAS/PANS, applies to individual and group health insurance policies delivered, issued, renewed, amended, or continued in Connecticut on or after January 1, 2027. In addition, the Substitute Language removes the exclusion of prosthetic devices that are designed exclusively for athletic purposes from existing law's definition of prosthetic devices. Thus, making such devices mandated covered benefits under the bill. Furthermore, the Committee amended the definition of infertility.

### **RESPONSE FROM ADMINISTRATION/AGENCY:**

**Lieutenant Governor of the State of Connecticut, Susan Bysiewicz:** submitted testimony in support of HB 5374. She expressed support for the expansion of health coverage to include scalp cooling. She stated that hair loss is one of the most visible and emotionally distressing side effects of chemotherapy, and the FDA-approved scalp cooling systems have

been shown to significantly reduce or even prevent hair-loss for those undergoing chemotherapy. Despite the proven effectiveness of such treatments, health insurance plans often don't cover scalp cooling, placing an additional financial burden on patients already dealing with high costs of cancer treatment.

In addition, Lieutenant Governor Susan Bysiewicz, urged the committee to consider restoring the provision contained in the Governor's original proposal, SB 88, to require coverage under individual health plans as well. She stated that it is critical that parity is maintained across plan types, and everyone has equal access to care regardless of their type of coverage.

**Selectman for the Town of Bridgewater, Carolan Dwyer:** submitted testimony in support of HB 5374. She shared her personal experience dealing with PANS/PANDAS, as her daughter was diagnosed with it after she fell ill with a variety of terrifying symptoms. She shared that she spent countless hours trying to get medical treatments while also trying to look after her daughter. She stated that she ultimately had to pay for her daughter's treatment out-of-pocket, which amounted to the cost of a college education. She urged the committee to support the passage of HB 5374 so that other families are not forced to choose between financial hardship and getting their child the necessary treatment.

**Governor of the State of Connecticut, Ned Lamont:** submitted testimony in support of HB 5374. He stated that the effects of chemotherapy can be quite distressing including the loss of hair, taking a significant emotional toll on patients. Scalp cooling systems have proven to be effective in reducing or preventing hair loss, but as of now this treatment is not covered under commercial health plans. The lack of coverage creates financial strain and limits access to a supportive care option. Thus, he stated strong support of this bill with the added request that the committee consider adding back the original language in SB 88, that required individual plan coverage as well as group plan coverage.

**Connecticut State Comptroller, Sean Scanlon:** submitted testimony in support of HB 5374. He stated that a bill was passed in 2018, expanding coverage for prosthetics and medically necessary repairs to them, but it has become clear in the last few years, that additional revisions must be made to the statutes to ensure that no one is denied the coverage they are rightfully entitled to. He expressed support for this bill as it directs the Connecticut State Department of Insurance to study mandated health insurance coverage for prosthetic devices that empower patients with limb loss to engage in physical activity and play. He added that he urges the Committee to clarify the law this session to ensure that everyone has access to the medically necessary limbs that need to stay physically and mentally healthy.

#### **NATURE AND SOURCES OF SUPPORT:**

**Senate Majority Leader, Bob Duff,** submitted testimony in support of HB 5374. He additionally requested that a section be added mandating insurance coverage for speech therapy for those who stutter. He stated that there is currently a gap in medical coverage for speech therapy, which in turn, has placed an enormous burden on the individual or family forced to pay out-of-pocket for speech therapy. He stated that for those with a persistent stutter who cannot afford speech therapy, it may lead to long-term negative effects like increased social anxiety, reduced communication skills, and potential educational

disadvantages. He listed other states proposing legislation to close this gap in health coverage including New York, Pennsylvania, Kentucky, and Nevada.

**Physician MD at Culver Pediatrics Center, Noemi Adame:** submitted testimony in support of HB 5374. She stated that in her time as a physician she has had the privilege of caring for over 40 children affected by PANDAS/PANS. She observed that the debilitating symptoms associated with this condition are severe, abrupt, and dramatic. The initial treatments are relatively accessible with or without insurance coverage. However, after the three treatments, the next stage, IVIG, becomes cost-prohibitive for many families with or without insurance coverage. In addition, the prior authorization process is daunting for many physicians' offices. Despite the extensive evidence supporting the use of IVIG to treat this condition, insurance companies often deny covering this treatment. The appeals processes are lengthy and often are escalated to external or judicial review. She stated that during this prolonged process of paperwork and bureaucracy, a child is suffering. She provided examples of her patients suffering from some of these debilitating symptoms and then upon being diagnosed with PANDAS/PANS receiving the appropriate treatment that saved their life. Without insurance coverage of IVIG, she emphasized the suffering kids endure from PANDAS/PANS. She urged the legislature to pass HB 5374 so that children with PANDAS/PANS can receive this lifesaving treatment.

**Alissa Smith-Comstock  
Stephen Madison**

The following individuals submitted testimony in support of HB 5374. Each individual shared personal stories of themselves, a family member or loved one losing a limb, who would greatly benefit from the expansion of health coverage to include new prosthetics that could support greater mobility and physical activity.

**Legislative Affairs Lead of So Every Body Can Move, Maggie Baumer  
Lead Advocate for So Every BODY Can Move, Herb Kolodny  
So Every BODY Can Move, Tara McNeil  
So Every BODY Can Move**

The following individuals submitted testimony in support of HB 5374. Each individual is a part of the national effort, So Every Body Can Move. Each individual outlined the many physical and mental health benefits of having a prosthetic that can support greater mobility and physical activity.

**Co-Founder of the Veterans with Disabilities Task Force, Linda Blick:** submitted testimony in support of HB 5374. She shared that in her line of work supporting veterans dealing with limb loss, she has seen first-hand the toll it can take to have a prosthetic that doesn't support physical activity. Thus, she urges the Committee to pass HB 5374, so that veterans and generally anyone dealing with limb loss has equal access to prosthetics that allow them to stay active.

**Susan Boaz, Executive Director of the PANDAS Physicians Network  
Lauren Brush, Psychologist at the Institute of the Living,  
Amy Clarke, Chief Clinical Officer of Immunoglobulin National Society,**

**Jennifer Frankovich, Clinical Professor of Pediatrics at the Stanford School of Medicine**

**J. Patrick Whelan, MD, PhD, Associate Prof. of Pediatrics**

**Licensed Mental Health Counselor, Barb Shepard**

**ASPIRE Professional Advisory Board, Susan Swedo, MD**

**FAACP, Angela Tang, MD**

**Naturopathic Physician, Lindsey Wells**

**Victoria Widican, RN, BSN**

The following medical professionals submitted testimony in support of HB 5374. Each of their testimony reflect on their respective experiences treating patients with PANS/PANDAS. They stated that while these medical conditions are treatable, delays in diagnosis and access can prolong suffering and impact long-term developmental outcomes.

**Gaylord Specialty Healthcare, Physical Therapist Practicing, Kimberly Eisen Fredsall Marquell Johnson (PhD), Vincenzo Nocera (PhD), Navin Kaushal (PhD), Lauren Simon (MD), Rebecca Hasson (PhD) FACSM, and the ACSM Strategic Health Initiative on Health Equity'**

**Certified Prosthetist Orthotist Fellow of the American Academy of Orthotists & Prosthetists, Associate Professor, Lindi Mitsou,**

**Board Certified Clinical Specialist in Neurologic Physical Therapy, Adrienne Olivera**

The following medical professionals submitted testimony in support of HB 5374. Each of their testimony reference their respective experiences treating patients dealing with loss of limb. They each mentioned the physical and mental health benefits for those with loss of limb having a prosthetics that not only support basic mobility but help individuals participate in sports and physical activity.

**Connecticut State Director of Reproductive Equity Now, Liz Gustafson:** submitted testimony offering general comments of support for HB 5374 with some added revisions. She emphasized the importance of creating equitable access to the full spectrum of reproductive health care. She urged the committee to revise Section 4 of HB 5374 to include language that would adopt the most updated, nationally accepted definition of infertility & does not impose any limitations on coverage for any treatment for infertility based on an individual's use of donor gametes, donor embryos, or surrogate. In addition, she proposed to revise Section 4 to extend the duration insurance is required to cover prescription hormone therapy.

**CT Association of Health Plans, Executive Director, Susan Halpin:** submitted testimony offering general comments on HB 5374. She stated that Sections 2 and 3 requiring individual and group health insurance policies to cover chemotherapy and provide coverage for scalp cooling systems, will inevitably drive-up premiums. She stated that conversely, Section 4, takes a more deliberative approach by directing the Insurance Commissioner to conduct a study of several additional potential mandates before taking legislative action.

**GLBTQ Legal Advocates and Defenders (GLAD Law), Staff Attorney, Hanna Hussey:** submitted testimony offering general comments of support for HB 5374. She encouraged the committee to take action to update the private infertility insurance mandate in Connecticut to create better access to coverage for paying members and to ensure the Connecticut law

reflects the standard of care. She, along with her colleague, provided additional resources related to infertility insurance and coverage for hormone treatment, as well as recommended language for a bill that contains these aims.

**Oncology Nursing Society:** submitted testimony in support of HB 5374. They stated that on behalf of ONS and 350 Oncology nurse members, they are in strong support of Connecticut mandating coverage for scalp cooling treatment for patients undergoing chemotherapy. As oncology nurses, they shared that they've seen firsthand the profound emotional, physical, and psychological toll that a cancer diagnosis and treatment can take on an individual. Hair loss is one of the visible and distressing side effects of cancer treatment. Scalp cooling, an evidence-based therapy, can mitigate this side effect by diminishing or preventing hair loss. This has proven to reduce anxiety, depression and stigma, supporting a quality of life and sense of normalcy. Thus, ONS is in strong support for HB 5374.

**Planned Parenthood, Chief Policy & Advocacy Officer, Gretchen Raffa:** submitted testimony offering general comments of support. They stated that Section 4 of the bill does not go far enough as it is drafted as a study only and believe it should instead be amended with their recommended language. In addition, they recommended that Connecticut update their current, narrow, definition of infertility. Furthermore, they suggested that the Committee amend the bill language to extend the period of coverage for hormone therapy to 12 months.

**Shawn S.N.** provided testimony in support of HB 5374. He expressed support for HB 5374 in that it provides coverage for scalp cooling as well as PANS/PANDAS treatment while also remaining fiscally responsible through automated oversight. He provided additional material and research on the fiscal impact of this bill, how this bill amends the current statutes to promote equity in the state of Connecticut, as well as a few recommendations on Section 5 and Section 4.

**ACLU of Connecticut, Policy Counsel, Jess Zaccagnino** submitted testimony in support of HB 5374. The ACLU-CT expressed support for HB 5374 in that it makes progress towards infertility treatment coverage for all and providing equal access to reproductive health services. They requested that the Committee go further than a study and take direct action by expanding the definition of infertility treatment coverage to include LGBTQ+ people and mandate coverage.

**Evelyn Alicea  
Heidi Anderson  
Lisa Antel  
Neal Bandyopadhyay  
Alison Basye  
Kelley and Brian Biskupiak  
Tessa Boyd  
Dr. David Brush  
Ruth Campbell  
Larina Cipolla  
Brandon Coffey**

**Tellisa Collins  
Anna Conkey  
Chrissy Cruise  
Joyce Dickey  
Samantha Dill  
Timothy Durkin  
Sherri Duval  
Frances Dwyer  
Patrick Dwyer  
Samantha Dzierlatka  
Katie Emery  
Katherine Emmet  
Breanne Failor  
Susan Fandacone  
Suzanne Foran  
Kate Garrity  
Angela Gentile  
Brad Goldstein  
MaryAnn Goldstein  
Emmy Harrington  
Kathleen Hayes  
Rebecca Hayes  
Noelle Hoover  
Mark Huneke  
Emily Kaliney  
Emily Klein  
Blake Korb  
Shannon Leary  
Kim Libera  
Bridget McKenney  
John McKenney  
Mary Mennillo  
Amir Nasir  
Guy Neumann  
Alexander Nweeia Sr.  
Mela Orkisz  
Alise Pugliese  
Paula Penna  
Curtis Read  
Patricia Robinson  
Barbra Rudini  
Beth Prosl Salsedo  
Lindsay Schmitt  
Andrew Smith  
Ellin Smith  
Julie Stuart**

**Dr. Alexis Salsedo-Surovov**  
**Elizabeth Salsedo-Surovov**  
**George Surovov**  
**Grace Troupe**  
**David True**  
**Kristen Vincent**  
**Sarah Willen**  
**Ann Worley**  
**Katherine Zigmund**

The following individuals submitted testimony in support of HB 5374. Each individual shared personal stories of either themselves, a family member or loved one being diagnosed with PANS/PANDAS, suffering from debilitating symptoms and encountering challenges when trying to get access to treatment. Thus, they urged support for the passage of HB 5374 to ensure any individual diagnosed with PANS/PANDAS can receive the necessary treatment.

**National Alliance for PANS/PANDAS Action (NAPPA), Co-Founder, Amanda Crowley**  
**The Louisa Adelynn Johnson Fund for Complex Disease Principal Consultant,**  
**Johnson Policy Consulting, Co-Founder and Advisor, Alissa Johnson**  
**Documenting Hope, Connecticut Nonprofit Organization, Executive Director, Beth Lambert**  
**Northwest PANDAS/PANS Network, Executive Director, Sarah Lemley**  
**National PANDAS/PANS Youth Alliance, Founder and Executive Director, Kirk Lord**  
**The Alex Manfull Fund, Executive Director, Susan Newman Manfull, PhD**  
**Alliance to Solve PANS & Immune-Related Encephalopathies (ASPIRE), Vice President, Mike McCartney**  
**PANDAS Network, Executive Director, Diana Pohlman**  
**PACE Foundation, President, Paul Ryan**  
**Moleculera Biosciences, Inc., President & CEO, Craig Shimasaki, PhD**  
**Board Member of The Alex Manfull Fund, Shari Strulson**  
**President of ASPIRE, Gabriella True**  
**Look Foundation Inc., Executive Director, v Jennifer Vitelli**  
**Virginia Alliance for PANS/PANDAS Action, Founding Members, Angie Gentile and Daniela Sosa-Sarkar**

The following individuals submitted testimony in support of HB 5374. They each represent an alliance, organization or association dedicated to supporting those diagnosed with PANS/PANDAS. Many of them provided personal stories of either themselves, a family member or loved one being diagnosed with PANS/PANDAS, suffering from debilitating symptoms and encountering challenges when trying to get access to treatment. Thus, they urged support for the passage of HB 5374 to ensure any individual diagnosed with PANS/PANDAS can receive the necessary treatment.

#### **NATURE AND SOURCES OF OPPOSITION:**

None Expressed

**Reported by: Lucy Sheldon**

**Date: 3/26/26**

