

## Insurance and Real Estate Committee JOINT FAVORABLE REPORT

**Bill No:** HB-5375 / [Bill Status](#) / [Public Hearing Testimony](#)

**Title:** AN ACT CONCERNING THE RECOMMENDATIONS OF THE INSURANCE AND  
REAL ESTATE COMMITTEE WORKING GROUPS.

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

**Vote Action:** Joint Favorable Substitute

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

**File No.:**

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### **SPONSORS OF BILL:**

Insurance and Real Estate Committee

### **REASONS FOR BILL:**

The bill seeks to implement various recommendations from working groups in the following spaces: (1) insurance fund, (2) nonprofit, liability, property and casualty insurance, and (3) pharmacist compensation. Most of the legislation's measures aim to lift budgetary imbalances at the state level, target growing trends sensed by nonprofits, and continue conversations on advancing studies. The diverse array of testimony touches on all seven sections of the bill, targeting provisions relevant to the continuation of studies. Support and opposition for the bill are almost evenly split, and testimony is held by educators, healthcare professionals, association representatives, and students.

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

None Expressed.

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

**Meriden-New Britain-Berlin YMCA, CEO, John Benigni:**

**Connecticut Alliance of YMCAs, Vice President of Government Relations, John Cattelan:**

**The Village, Chief Administrative Officer, Victor De La Paz:**

**Klingberg Family Centers, President & CEO, Steven Girelli:**

**Harc, Chief Financial and Administrative Officer, Josh Labonte:**

**The Connection, CEO, Lisa DeMatteis-Lepore:**

**Waterford Country School, Chief Financial Officer, Stacy Lowry:**

**Connecticut Community Nonprofit Alliance, Director of Public Policy and Advocacy, Ben Shaiken:**

**The Arc Connecticut, Director of Advocacy and Public Policy, Danielle Middlebrooks:**

Support HB 5375, which addresses critical challenges affecting the availability, affordability, and stability of insurance coverage for nonprofit organizations. They admit that automobile,

property, general/professional/abuse liability, and umbrella insurance costs are increasing, which has made it difficult to obtain competitive quotes from other carriers. The group maintains that unstable insurance markets will only cause greater challenges for operations/finances and slim renewal chances.

**Insurance Association of Connecticut, President, Eric George:**

**National Association of Mutual Insurance Companies, Regional Vice President, Sean McLaughlin:**

**American Property and Casualty Insurance Association, Vice President, Kristina Baldwin:**

Strongly support multiple provisions of the legislation, including Section 3's gradual General Fund transition, which corrects an OHS imbalance and aligns funding responsibility with public benefit. They also support Sections 4-6 and their efforts to provide nonprofits with limited liability insulation, studying nonprofits' pooling of liability insurance, and examining cost drivers on insurance premiums.

**Big I Connecticut, Assistant Vice President of Government Relations, Travis Wattie:**

Supports Section 6 and its directing of the Insurance Commissioner to study the effects of TPLF on settlement tactics, and to what degree it increases costs. Mr. Wattie shares how TPLF has grown into a multi-billion-dollar industry and hopes the study will bring further understanding to the industry issues.

**Professional Insurance Agents of Connecticut, Director of Government and Industry, Brad Lachut:**

Supports legislation to establish a clear regulatory framework governing third-party litigation funding. Mr. Lachut also supports the bill's recognition of the growing concerns surrounding litigation cost drivers, as seen in Section 6.

**Connecticut Business and Industry Association, Policy Director, Grace Brangwynne:**

Appreciates the thought of a working group, considering the group's participation in past years. She expresses gratitude for the committee's commitment to finding policy solutions that address rising insurance costs.

**Connecticut Association of Health Plans, Executive Director, Susan Halpin:**

Offers support for the provision on restoring appropriate budget alignments in Sections 1-2. The Association also supports Sections 3 and 7, which assess OHS's broad scope and hold space for entertaining working group results, as they put it.

**UConn School of Pharmacy, Dean & Clinical Professor, Philip Hritchko:**

Expresses his support for HB 5375 with one exception. Mr. Hritchko cautions that the addition of a new study working group isn't necessary. He offers examples of several states that have approved legislation compensating pharmacists for clinical services.

**Sam Abdelghany:**

Supports incorporating Section 7 into HB 5275. He says the sustainable reimbursement pathway would be necessary for pharmacist-provided patient care services. He speaks to the overwhelming evidence behind it and urges the adoption of a reimbursement model for delivering services.

**Nghi Nguyen:**  
**Emma Bourgeois:**  
**Benjamin Gottsche:**  
**Tracy Li:**  
**Victoria Phillips:**  
**Wenhui Yan:**

All students at various levels of UConn's School of Pharmacy, they testify to the importance of reimbursement and recognition. They ask that the state's payment systems recognize the care students are trained to provide and highlight how, without that pathway, graduates face limited opportunities to practice in-state.

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

**Connecticut Lawyers Association, President, Peter Dreyer:**

Strongly opposes Section 4 since it wasn't included in the recommendation of the Nonprofit Liability, Property & Casualty Insurance Working Group. Additionally, Mr. Dreyer finds that this section contradicts the approach identified best by the group and concludes that Section 6 raises jurisdictional concerns about the proper locus for the study.

**UConn School of Pharmacy, Associate Clinical Professor, Christina Polomoff:**

**UConn School of Pharmacy, Clinical Professor, Marissa Salvo:**

**Associate Clinical Professor, Kristin Waters:**

**UConn School of Pharmacy, Associate Clinical Professor Emeritus, Thomas Buckley:**

**UConn School of Pharmacy, Associate Professor, Stephanie Gernant:**

**UConn School of Pharmacy, Assistant Dean & Professor, Marie Smith:**

**Connecticut Pharmacists Association, CEO, Nathan Tinker:**

**Northeast Pharmacy Service Corporation, Vice President of Network Development,  
Edward Schreiner Jr.:**

**Stephanie Luon:**

Opposes further study at this time, considering the 2025 Working Group ultimately proposed advancing a proposal as their preferred policy framework. A recurring suggestion requests that Section 7 of the bill align with last year's recommendations.

**Hartford Hospital, Director of Pharmacy, Christina Hatfield:**

Notes that Connecticut remains one of the few states that doesn't allow reimbursement. She states, though, that the bill provides only for a study by the Insurance Commissioner and disregards the Working Group's past suggestions on statutory language.

**UConn School of Pharmacy, Professor, Sean Jeffery:**

Believes that Connecticut has set a clear course by expanding the role of pharmacists in patient care. That said, Mr. Jeffery has found that access gaps remain in the work of independent pharmacists. This explains his argument for reimbursement of covered clinical services.

**UConn School of Pharmacy, Pharmacist, Charles White:**

Refers to last year's reports, claiming that the state found it patient advantageous and not financially sustainable to pay for pharmacist services. Mr. White clarified that there was no unfinished business in 2025, which makes it hard to justify a second working group.

**UConn, Professor, Nathaniel Rickles:**

Believes that a study isn't required, finding that most of what we know is already public knowledge with respect to the value of pharmacist services.

**Amber Zaniewski:**

An individual pharmacist, she believes that it's challenging for pharmacists to provide services when there is no structure for receiving compensation. However, Ms. Zaniewski opposes a new study because last year's already released relevant information on the issue.

**Reported by: Zachary Robinson**

**Date: 3/18/2026**