

## Insurance and Real Estate Committee JOINT FAVORABLE REPORT

**Bill No:** SB-341 / [Bill Status](#) / [Public Hearing Testimony](#)

**Title:** AN ACT CONCERNING RETURN OF HEALTH CARE PROVIDER PAYMENTS.

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

**Vote Action:** Joint Favorable

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

**File No.:**

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### SPONSORS OF BILL:

Insurance and Real Estate Committee

### REASONS FOR BILL:

This bill seeks to address concerns from health care providers regarding delayed payment recoupments, inconsistent communication from insurers, and inefficient appeals processes. Under current law, health carriers may retroactively deny claims or seek repayment up to 18 months after payment, creating financial uncertainty for providers who have already rendered services. By reducing this timeframe to 12 months, the bill aims to provide greater predictability and stability.

Additionally, the bill strengthens notice requirements to ensure providers reliably receive information about recoupment actions and establishes a clear deadline for insurers to respond to appeals. By requiring timely determinations and holding carriers accountable for delays, the bill promotes a more transparent, fair, and efficient system for resolving disputes between health care providers and insurers.

### RESPONSE FROM ADMINISTRATION/AGENCY:

**Connecticut Hospital Association:** supports SB 341, stating that reducing the timeframe for insurance recoupments and improving notice and appeals processes will create greater financial predictability and reduce administrative burdens for hospitals. Particularly, the bill would improve the appeals process for payment cancellations, denials, or clawbacks; requiring a health insurance company to determine appeals and notify providers within 15 business days. They argue the bill promotes fairness and efficiency in resolving payment disputes between providers and insurers.

**Connecticut State Medical Society:** supports SB 341, Particularly the ability of health insurers to retroactively cancel, deny, or demand the return of payments long after a claim has been processed and paid. They argue the bill's reduced timeframe and clearer appeals process will improve fairness, efficiency, and allow providers to focus more on patient care rather than insurance disputes.

**Connecticut State Dental Association, Kathlene Gerrity, Executive Director:** supports many parts of the bill, including recoupment concerns. Dental providers are often subject to retroactive payment recoupments. The process of reviewing and responding to these recoupments is time-consuming and administratively burdensome. This bill would help with lighten this burden. Establishing clear limits and timelines on recoupments is critical to ensuring fairness and predictability for providers.

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

**Connecticut Psychological Association, Dr. Jennifer Doran, Immediate Past President, Legislative Co-Chair:** supports many parts of the bill including, intention to limit the time period, there is a strong preference for the 12-month limit, exceeding 12-months is problematic. She states the problems include insurance reimbursement unpredictable and financially destabilizing, significantly increasing administrative burden on behavioral health providers, making it unlikely that a provider will be able to adequately correct or address the reasons cited in the clawback. This bill will help ensure clear limits and timelines.

**Connecticut Behavioral Health, Dr. Ryan Loss, Executive Director:** testified on SB 341, He emphasizes the importance of adopting a clear and enforceable 12-month limit on insurance clawbacks. Retroactive demands for repayment months or years after services were provided, create significant financial instability for psychologists and small healthcare practices. A 12-month limit is reasonable and fair. It provides predictability while still allowing insurers adequate time to identify legitimate billing concerns, citing many neighboring states are operating under a 12-month standard.

**Shatterproof, Kristen Pendergrass, VP, State Policy:** supports SB 341, because limiting delayed insurance clawbacks and improving the appeals process will help ensure providers especially those treating substance use disorders are paid reliably and can focus on patient care. She emphasizes the bill promotes stability and access to critical behavioral health services.

**Stamford Health, Kathleen Silard, President & CEO, Activate Counseling Services, Satina Conforti, LPC, Pyramid Healthcare, Inc., Collan B. Rosier, Vice President of Government Relations, Connecticut Psychological Association, Maria Victoria Ramos, Director of Professional Affairs, The CT Psychiatric Society, Jessica Abellard, MD, President, Katherine Kennedy, MD. Legislative Committee Chair, WellSeekers LLC, Lucia Nazzaro, Managing Director, Michaela Childs, Miss Nutmeg, Miss Connecticut Opportunity, Community Health Center Association of Connecticut, Deb Polun, Chief Strategy Officer, Connecticut Association for Marriage & Family Therapy, Jamie Rodriguez, Advocacy Chair, LMFT, The Taylor-Austin Group, LLC, Lisa Taylor Austin, Licensed Professional Counselor, Bob Deutsch, Clinical Psychologist, Connecticut Association for Behavioral Analysis, Arlene Dworkin Kaye, Public Policy and Legislative Chair, Connecticut Association of Ambulatory Surgery Center, Amanda**

**Gunthel, President, Connecticut Association of Optometrist, Chris Argo, Optometric Physician, Life Coaching and Therapy, Amanda Pasciucco, LMFT, PhD, Owner, Connecticut Psychological Association, Melissa D. Persaud, Licensed Psychologist:** all commented on S.B. 341, emphasizing that retroactive insurance clawbacks create financial uncertainty and administrative burdens, often long after care is provided. They argue the bill would establish fairer time limits and clearer processes, helping ensure stability for providers and continuity of patient care.

**Connecticut Psychological Association, Mark Spellmann, Ph.D:** testified on SB 341, stating this bill will greatly strengthen our confidence in payment security, increase access for mental healthcare for Connecticut citizens, and reduce medical reimbursement costs for Connecticut insurance companies. Clawbacks a demand for repayment for reimbursed services are a major problem for Connecticut. He argues the bill would provide necessary protections and clearer timelines, ensuring a more fair and reliable reimbursement system.

**Jeffrey Parks**

**New England Counseling, Elizabeth Clarkin**

**Jennifer Orlando, Licensed Social Worker:**

**Brian Mulroy**

**Patricia Cole, Psychologist**

**Dr. Kevin Walsh**

**Anonymous 60 Anonymous 60**

**Anonymous 81 Anonymous 81**

**Samara Basilone**

**Susan Soares**

**Jane Salce**

**Anonymous 80 Anonymous 80**

**Alisa Bray**

**Justin Conforti**

**Jen Schaefer, LMFT**

**Jessica Janczyk, Licensed Counselor**

**Jessica Tyrol**

**William Warner**

**Sarah Crawford, Clinical Psychologist**

**Melissa Sheardwright, Licensed Clinical Psychologist**

**Well Life Therapy, LLC, Julie K. Jones, Ph.D., LPC:**

All submitted testimony of support of SB 341.

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

**Connecticut Association of Health Plans, Susan Halpin:** testified in opposition, arguing that the bill's reduced timeframe for recoupments and strict appeal deadlines are overly restrictive and could increase administrative costs and financial risk for insurers. She raises concerns that these changes may lead to higher premiums and unintended consequences in the health insurance market.

#### **NATURE AND SOURCES OF GENERAL COMMENTS:**

**Stephanie Carter:** submitted general comments on SB 341.

**Reported by: Mackenzie Frenette**

**Date: 3/23/26**