



General Assembly

Substitute Bill No. 5375

February Session, 2026



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

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

1 Section 1. (*Effective from passage*) The Insurance Commissioner shall
2 study the feasibility of (1) allowing one or more nonprofit entities to
3 pool such nonprofit entities' liability insurance policies, including
4 general liability insurance and automobile liability insurance, and (2)
5 establishing a captive insurance company or program to insure the risk
6 of such pool. Not later than February 1, 2027, the Insurance
7 Commissioner shall report, in accordance with the provisions of section
8 11-4a of the general statutes, to the joint standing committee of the
9 General Assembly having cognizance of matters relating to insurance
10 on the findings of such study.

11 Sec. 2. (NEW) (*Effective January 1, 2028*) (a) As used in this section:

12 (1) "Health benefit plan" has the same meaning as provided in section
13 38a-1080 of the general statutes.

14 (2) "Health carrier" has the same meaning as provided in section 38a-
15 1080 of the general statutes.

16 (3) "Pharmacist" has the same meaning as provided in section 38a-
17 479aaa of the general statutes.

18 (4) "Pharmacy benefits manager" has the same meaning as provided
19 in section 38a-479aaa of the general statutes.

20 (5) "Covered clinical service" means any service or procedure that (A)
21 is within the scope of the pharmacist's license under chapter 400j of the
22 general statutes, and (B) is a covered service under the terms of the
23 health benefit plan when performed by any other licensed health care
24 provider.

25 (b) Each health carrier, or third-party administrator or pharmacy
26 benefits manager, as applicable, that provides, administers or manages
27 benefits under a health benefit plan in this state shall ensure that
28 reimbursement processes and provider networks are inclusive of
29 pharmacists for the purpose of reimbursing covered clinical services.

30 (c) A health carrier, third-party administrator or pharmacy benefits
31 manager shall not deny reimbursement solely based on a provider's
32 license type when such service is:

33 (1) Within the scope of the pharmacist's license under chapter 400j of
34 the general statutes; and

35 (2) Otherwise eligible for reimbursement when performed by a
36 physician, physician assistant or advanced practice registered nurse.

37 (d) Nothing in this section shall be construed to:

38 (1) Require coverage of any service not otherwise covered under the
39 health benefit plan; or

40 (2) Prevent a health carrier, third-party administrator or pharmacy
41 benefits manager from establishing reasonable participation,
42 credentialing or contracting standards.

43 (e) The Insurance Commissioner may adopt regulations, in
44 accordance with chapter 54 of the general statutes, to implement the
45 provisions of this section.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>from passage</i>	New section
Sec. 2	<i>January 1, 2028</i>	New section

JUD *Joint Favorable Subst.*