



DEPARTMENT OF INSURANCE

ANDREW N. MAIS, COMMISSIONER

DEPARTMENT NOTICE

August 22, 2024

NOTICE TO INSURERS REGARDING CONNECTICUT STATE OF EMERGENCY DECLARATION FOR FAIRFIELD, NEW HAVEN AND LITCHFIELD COUNTIES TRIGGERING CID BULLETINS IC-29 AND IC-31

Connecticut Governor Ned Lamont announced on Monday that he declared a state of emergency in response to the significant flooding that affected portions of Connecticut due to the historically severe rainfall earlier this week. Yesterday it was announced that Governor Lamont's request to President Joe Biden to authorize a federal emergency declaration for Fairfield, New Haven and Litchfield counties in response to the significant flooding was approved. Governor Lamont's declaration triggered [Bulletin IC-29](#) and [Bulletin IC-31](#).

Bulletin IC-29 requires in part that all health insurers and health care centers in the state handle individual and group health insurance claims for disaster victims and evacuees throughout the duration of the Governor's declaration as follows: (i) authorize payment for necessary medical equipment, supplies and services regardless of the date upon which the service, equipment or supplies were most recently provided, (ii) subject to applicable state and federal law, authorize payment to pharmacies for up to a ninety-day supply of a prescription medication for individuals regardless of the date upon which the prescription had most recently been filled, (iii) extend any time period for notification of hospital admissions until after the duration of the Governor's declaration, (iv) not apply any penalties for failure of an enrollee, insured or certificate holder to provide notice as would otherwise be required by a health

insurer's or health care center's utilization review requirements, where such individual is a disaster victim or evacuee, and needs medical care during the period of the Governor's declaration, and (v) extend the time limits for providers, enrollees, certificate holders and insureds to submit claims.

Bulletin IC-31 requires all insurers and licensees in Connecticut to handle insurance claims and related matters for insured disaster victims throughout the duration of the Governor's declaration to (i) promptly and in good faith adjust and satisfy all insurance claims directly resulting from the weather-related event taking into account the magnitude and circumstances surrounding this disaster, and (ii) suspend the payment and collection of premiums to allow continuing insurance coverage for consumers. Please be advised that insurers and licensees are allowed an additional reasonable period of time to process storm-related claims taking into account the magnitude and impact of the disaster, and the suspension of premium payments does not mean forgiveness of the premium amounts due.

These requirements apply to residents of Fairfield, New Haven and Litchfield counties affected by the recent flooding.

All insurers and licensees are advised to notify their staff of the complete requirements as set forth in Bulletins IC-29 and IC-31 and take the appropriate action to comply with the provisions of these bulletins.

For questions regarding [Bulletin IC-29](#) please contact [Paul Lombardo](#).

For questions regarding [Bulletin IC-31](#) please contact [George Bradner](#).
