

# The Connecticut General Assembly



## Highlights of the 2015 Legislative Session

### **Student Loan Bill of Rights \*\***

Connecticut became the first state in the nation to create a Student Loan Bill of Rights which establishes an Office of the Student Loan Ombudsman. This office will: regulate student loan servicers, compile data on borrower complaints, develop a financial literacy education course for students, and will help student borrowers and their parents navigate the loan process.

### **Significant Student Loan Rate Cut**

In an historic step toward increasing college affordability, the Connecticut Higher Education Supplemental Loan Authority (CHESLA) has announced that it will offer its lowest fixed interest rate yet at 4.95%, down

### **Comprehensive Children's Mental, Emotional, and Behavioral Health Plan**

The state got to work on an implementation plan to meet the mental, emotional and behavioral needs of our children. This newly created Children's Mental, Emotional and Behavior Health Plan Implementation Advisory Board will bring numerous professionals together to help our state monitor how we are taking care of our young children. Beginning September 15, 2016, the board shall submit an annual report detailing (1) the status of the execution of the implementation plan, (2) the level of collaboration among the agencies and stakeholders involved, (3) any recommendations for improvements in the execution of the implementation plan or the collaboration among such agencies and stakeholders, and (4) any information the board deems necessary and relevant to prevent or reduce the long-term negative impact of mental, emotional and behavioral health issues on children.

### **Regulating the Use of Seclusion and Restraint in Our Schools**

It is critical to have a plan in place to ensure students' safety and to provide clear guidelines for school personnel when a student's behavior seems to warrant such measures. Key provisions of this law include prohibiting teachers, administrators, and other public school employees from using life-threatening or prone physical restraints on students. School employees may only place a student in seclusion to prevent immediate or imminent injury to the student or others and are prohibited from using physical restraint nor seclusion for the sole purposes of punishing the student, because it is convenient, or instead of a less restrictive alternative. The school board must also notify a parent immediately or at least within 24 hours of their child being secluded or restrained.

### **Focusing on Childhood Literacy**

A core function of our State Department of Education is to ensure that our children can read. A task force of the General Assembly found that one of the main reasons for our state's achievement gap is a lack of early childhood literacy programs. The formative grades of K-3 are a critical time for students to learn how to read, it is also a time when interventions are most effective. This new law requires the State

Department of Education to hire a Director of Reading Initiatives who is charged with implementing a statewide reading plan and coordinate the state's various reading initiatives.

### **Patient-Designated Caregivers**

This law is known as the CARE Act (Caregiver Advise, Record, Enable). There are more than 700,000 family caregivers in CT providing daily care and support to their loved ones. However, many times patients are discharged from hospitals without being given proper instructions. The result is that patients may end up returning to the hospital because they had not been instructed properly on their follow-up care. This law requires that a hospital document a designated caregiver in the patient's discharge plan, attempt to notify the caregiver of the patient's discharge, and to instruct the caregiver on any post-discharge tasks with which the patient will need assistance.

### **Financial Literacy Education**

In order to make sure high school and college students are better prepared to manage their personal finances and understand the impact of credit history, this legislation broadens the curriculum topics that must be developed by the Department of Education, Board of Regents and UConn Board of Trustees. The curriculum must include the topics of banking, investing, savings, and the handling of personal finances. Previously, the plan only included the impact of using credit and debit cards.

### **Extending the Foreclosure Mediation Program \*\***

The Foreclosure Mediation Program provides vital services to consumers facing the loss of their home. The program has helped many individuals and families avoid foreclosure, so we passed legislation extending the sunset date of the Foreclosure Mediation program to July 2019. This law ensures that this essential program can continue to function and serve more Connecticut residents.

### **Easing the Testing Burden on High School Juniors**

Currently, juniors in high school are required to take the SBAC exam at a time when many students are also taking college admission tests like the SAT or ACT. Under this new law, schools can now waive SBAC testing for students taking these college admission tests. As an added benefit, the state will pick up the tab for the college entrance exam.

### **Increasing Electric Rate Transparency \*\***

We increase the number of public hearings, from one to three, state regulators must hold when a utility seeks a rate or fee increase. The public has a right to know why their rates or fees may increase. This legislation offers greater transparency.

### **Banning of Variable Electric Rates \*\***

We banned bait & switch electric rate contracts for residential electric generation service. Cheap "teaser" rates have been used to lure customers into short-term contract rates that balloon shortly thereafter.

### **Protecting Long Island Sound Blue Plan and Resource and Use Inventory**

The Long Island Sound remains one of our most precious state resources. To protect the Sound, the "Blue Plan" will inventory the resources, uses and conservation areas of the Sound. Plans similar to this have been instituted by a number of our neighboring coastal states with great success.

### **Championing Pay Equity and Fairness \*\***

This law allows greater transparency in wage amounts and seeks to reduce wage inequality by prohibiting an employer from precluding an employee from discussing their wage with another employee or requiring that an employee sign a document prohibiting them from doing so.

### **Creating the Connecticut Women Veterans' Program \*\***

This year the legislature supported and advanced legislation that recognizes the important sacrifices that female veterans have made while defending our country. A new law will require the Department of Veterans' Affairs to conduct outreach regarding benefits and services available for female veterans while taking into account the needs and obstacles women face.

### **Identifying and preparing for cybersecurity threats**

The Anthem security breach, as well as approximately 400 other data security breaches that took place in CT in 2013, illustrate the increasing threat of cyber-attacks and the vulnerability of our personal data. The bill ([HB 6317](#)) directs the state to conduct a study to identify the main cybersecurity issues facing the state and to develop specific actions the state can take to improve our cybersecurity defenses and better protect state infrastructure, utilities, businesses and the public from cyber-attacks.

\*\* Co-sponsored by Rep. Rosati