

STATE OF OKLAHOMA

1st Session of the 46th Legislature (1997)

CONFERENCE COMMITTEE SUBSTITUTE

FOR ENGROSSED

HOUSE BILL NO. 1203

By: Kinnamon, Hilliard and  
Tyler of the House

and

Maddox of the Senate

CONFERENCE COMMITTEE SUBSTITUTE

An Act relating to workers' compensation; requiring the Insurance Department to promulgate certain rules for a twenty-four-hour health coverage pilot project; requiring employers to pay certain premiums; requiring review and approval of certain policies; requiring twenty-four-hour policies to comply with certain laws; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 4601 of Title 36, unless there is created a duplication in numbering, reads as follows:

A. The Oklahoma Department of Insurance shall promulgate administrative regulations authorizing the establishment by July 1, 1998, of pilot projects for twenty-four-hour health coverage. The total number of participants in the pilot projects cannot exceed five percent (5%) of all insured persons who are covered both by workers' compensation insurance and general health insurance. The administrative regulations for the pilot project shall provide that:

1. A twenty-four-hour health coverage policy may cover general health care for purposes of general health insurance, workers' compensation, employer's liability, or health care normally covered by any line of insurance written in the state;

2. A twenty-four-hour health coverage policy shall not contain deductibles or co-payments for medical services or treatment for work-related injuries or diseases;

3. A twenty-four-hour health coverage policy must provide a level of health insurance benefits which meet criteria established by the Department of Insurance but which provides medical benefits to employees for at least occupational injuries and illnesses comparable to those required by the Workers' Compensation Act. The policy must also provide indemnity benefits and employer's liability coverage as specified in the Workers' Compensation Act and this title; and

4. The employer shall pay the entire premium for the twenty-four-hour health coverage policy other than the portion of the premium which relates to dependent coverage.

B. No policy for twenty-four-hour health coverage shall become effective until it is reviewed and approved by the Department of Insurance.

C. If an employer obtains a twenty-four-hour health coverage policy pursuant to this section to secure payment of compensation for medical care, treatment and indemnity under the Workers' Compensation Act, the employer shall have fully complied with the requirements for obtaining insurance pursuant to the Workers' Compensation Act, notwithstanding any other provision of law to the contrary.

D. The participants in a pilot project for twenty-four-hour health coverage shall comply with periodic reporting requirements of the Department of Insurance.

SECTION 2. This act shall become effective November 1, 1997.

46-1-7624

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