

1                   **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2                               STATE OF OKLAHOMA

3                               1st Session of the 56th Legislature (2017)

4   HOUSE BILL 1712

By: Moore of the House

5   and

6   Brown of the Senate

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9                               AS INTRODUCED

10           An Act relating to insurance; authorizing insurers to  
11           offer health benefit plans without regulated health  
12           benefits; requiring notice to insured; requiring list  
13           of included and excluded health services; allowing  
14           additional premium charges for each benefit offered;  
15           requiring certain group insurers to offer individual  
16           plans; defining term; providing for codification; and  
17           providing an effective date.

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

19           SECTION 1.       NEW LAW       A new section of law to be codified  
20           in the Oklahoma Statutes as Section 6060.31 of Title 36, unless  
21           there is created a duplication in numbering, reads as follows:

22           A.   Any domestic insurer formed under the laws of Oklahoma and  
23           transacting business in this state offering individual or group  
24           health insurance policies may offer a health benefit plan that does  
25           not contain one or more regulated health benefits.

1       B. The insured shall be provided with a written notice that one  
2 or more of the regulated health benefits are not included in the  
3 health benefit plan. The health benefit plan shall specify the  
4 health services that are included and shall specifically list the  
5 health services that will be limited or not covered. The insurer is  
6 required to retain a signed copy of this notice on file as a part of  
7 the original application as evidence that the insured has  
8 acknowledged such notice.

9       C. The health benefit plan may impose additional premium  
10 charges for each optional benefit offered.

11       D. Any insurer that offers group health insurance policies that  
12 include health benefit plans that do not contain one or more  
13 regulated health benefits under this section shall also offer an  
14 individual health benefit plan.

15       E. "Regulated health benefits" mean coverages for health care  
16 services or benefits, required by state law or regulations,  
17 requiring the reimbursement or utilization related to a specific  
18 illness, injury or condition of the covered person, or inclusion of  
19 a specific category of licensed health care practitioner to be  
20 provided to the covered person in a health benefits plan for a  
21 health-related condition of a covered person. "Regulated health  
22 benefits" does not mean standard provisions or rights required to be  
23 present in a health benefit plan pursuant to state law or state  
24 regulations unrelated to a specific illness, injury or condition of

1 the insured, including, but not limited to, those related to  
2 continuation of benefits found in Article 45 of the Oklahoma  
3 Insurance Code.

4 SECTION 2. This act shall become effective November 1, 2017.

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6 COMMITTEE REPORT BY: COMMITTEE ON INSURANCE, dated 02/22/2017 - DO  
7 PASS, As Coauthored.

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