

BILL SUMMARY
2nd Session of the 57th Legislature

Bill No.:	HB3483
Version:	FULLPCS1
Request Number:	11247
Author:	Rep. McEntire
Date:	2/26/2020
Impact:	EGID: \$0 anticipated

Research Analysis

The PCS to HB 3483 creates the Oklahoma Surprise Billing Protection Act. The act prohibits health care providers from balance billing patients. The act defines *balance billing* as an out-of-network health care provider billing a patient the difference of billed charge and amount paid by the patient's health insurer. The bill requires insurers to reimburse out-of-network providers for emergency care, without requiring a prior authorization. Insureds may not be liable for additional charges for nonemergency care if the insured chose an in-network facility and did not have the opportunity to select an in-network provider, or if the medically necessary care is unavailable within their health plan. Out-of-network providers at an in-network facility must provide notice to insureds prior to care including estimated charges and a statement that services may not be covered.

The measure sets surprising billing reimbursement rates at 130% of the Employees Group Insurance Division's (EGID) current contracted rates or rates established from the statewide health information exchange all-payer claims database. EGID is directed to post all contracted rates on its website.

Health insurers are directed to notify in-network providers of covered services. Further, contracts between insurers and providers must contain a hold harmless provision for patient protection. An in-network provider is prohibited from collecting any amount owed from a covered patient.

The State Department of Health is directed to require health facilities to post on their websites information related to their contracts with insurers for services and a disclosure statement about patients' potential risk of being balance billed.

Out-of-network providers and health insurers may request mediation to settle a claim. Participating parties must meet via teleconference within 30 days of mediation being requested. For mediations involving multiple claims, the total amount may not exceed \$5,000.

Prepared By: Anna Rouw

Fiscal Analysis

After analysis, the measure has \$0 fiscal impact anticipated to the Employee Group Insurance Division (EGID), of the Oklahoma Office of Management and Enterprise Services.

Prepared By: Jenny Mobley

Other Considerations

None.

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