

BILL SUMMARY
2nd Session of the 57th Legislature

Bill No.:	HB 3489
Version:	Proposed Committee Substitute
Request Number:	11083
Author:	Sneed
Date:	2/24/2020
Impact:	Please see previous summary of this measure

Research Analysis

The PCS to HB 3489 creates the Oklahoma Right to Shop At. The measure requires health plans to create a program incentivizing enrollees to shop for less expensive services from out-of-network providers or facilities. Incentives are calculated as the difference between the plan's average allowed amount for the service and the out-of-network provider's agreed-upon amount for the service. Incentives must be applied as a credit toward the enrollee's deductible, copayment, or coinsurance. Enrollees must receive at least 50% of the savings. Incentive payments are not considered an administrative cost.

A health insurer must create an interactive tool on their website that allows enrollees to compare allowed amounts for services among providers and to estimate out-of-pocket costs. A health insurer may contract with a vendor to create the interactive tool.

Prepared By: Anna Rouw

Fiscal Analysis

The measure is currently under review and impact information will be completed.

Prepared By: Mark Tygret

Other Considerations

None.