

**BILL SUMMARY**  
2<sup>nd</sup> Session of the 57<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>HB3489</b>
<b>Version:</b>	<b>INT</b>
<b>Request Number:</b>	<b>10768</b>
<b>Author:</b>	<b>Rep. Sneed</b>
<b>Date:</b>	<b>2/24/2020</b>
<b>Impact:</b>	<b>OID: minimal impact anticipated. Non-appropriated agency.</b>

**Research Analysis**

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**

After analysis, the measure as written has a minimal fiscal impact to the Oklahoma Insurance Department, a non-appropriated agency.

Prepared By: Jenny Mobley

**Other Considerations**

None.