

Bill Summary
2nd Session of the 57th Legislature

Bill No.:	HB 3290
Version:	ENGR
Request No.:	
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Bill Analysis

HB 3290 creates the Oklahoma Right to Shop Act. The measure allows 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 a percentage of 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, a flat amount, or by another methodology. Incentives must be applied as a credit toward the enrollee's cost-sharing requirement or as a cash payment. Enrollees must receive at least 25% of the savings.

A health insurer must create a tool on their website that allows enrollees to compare allowed amounts for services among providers and to estimate available incentives. Health insurers must notify enrollees of the availability of the program annually. A health insurer may contract with a vendor to create the interactive tool.

A health insurer must submit the program description to the Insurance Commissioner for approval before implementing the incentive program. Each year, the insurer must submit to the Oklahoma Insurance Department a report summarizing incentive payments made, use of comparable health services, and total savings. The Department must also conduct an analysis on the cost-effectiveness of the incentives program to be completed before November 1, 2021.