

**Bill Summary**  
2<sup>nd</sup> Session of the 57<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>SB 1575</b>
<b>Version:</b>	<b>INT</b>
<b>Request No.:</b>	<b>2543</b>
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**Bill Analysis**

SB 1575 creates the Oklahoma Right to Shop Act and defines terms related to the Act. The measure requires carriers to establish health care plans for individuals or small group insurance markets a program in which enrollees are incentivized to shop, before and after their out-of-pocket limit has been met, for lower-cost health care services, provide notice to enrollees of the availability of the incentive program, and file a description of the program with the Insurance Commissioner after the next health insurance rate filing in 2021. A health incentive payment is not classified as an administrative expense for rate development or rate filing purposes. The provisions of the measure do not apply to patients enrolled under the Patient Protection and Affordable Care Act.

Carriers are also required to establish an interactive mechanism on their websites that enable enrollees to obtain information on the payments made by carriers to network entities or providers. Third-party vendors may be used to satisfy this requirement. The measure authorizes enrollees to utilize out-of-network services and apply the payments from a carrier if the services are found to be less expensive than in-network services.

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