

Bill Summary
2nd Session of the 57th Legislature

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| Bill No.: | SB 1824 |
| Version: | INT |
| Request No.: | 2799 |
| Author: | Sen. McCortney |
| Date: | 01/28/2020 |

Bill Analysis

SB 1824 creates the Oklahoma Right to Shop Act. The measure requires carriers offering individual or group coverage in the state to incentivize enrollees to shop for lower-cost participating health care providers that provide similar levels of health care coverage, annually inform enrollees of incentives to shop for lower cost health care providers and file a description of the incentive program with the Insurance Commissioner. Carriers cannot use the administrative costs of the incentive program for rate development or rate filing purposes.

Additionally, carriers must provide an interactive tool on its website allowing enrollees to request and obtain from the carrier information on the payments made by the carrier to network entities or providers for comparison purposes. The interactive tool must provide information to the enrollee related to out-of-pocket costs. The measure allows carriers to contract with a third-party vendor to create this tool or request the Insurance Commissioner for an exemption to this requirement. An enrollee will be allowed to utilize out-of-network providers if the costs are the same or lower than the enrollee's current provider and if the enrollee informs the carrier via an online form.

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