

STATE OF OKLAHOMA

1st Session of the 59th Legislature (2023)

SENATE BILL 845

By: Dahm

AS INTRODUCED

An Act relating to high deductible health plans; directing plans to count certain self-paid claims toward an insured's deductible regardless of network status; requiring a plan to notify its insureds about certain payment option and establish procedures for payment; directing Insurance Department to promulgate rules; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified in the Oklahoma Statutes as Section 6060.19 of Title 36, unless there is created a duplication in numbering, reads as follows:

A. 1. In the event that an insured who has a high deductible health plan self-pays a claim for a covered service, the paid claim shall count towards the insured's deductible, whether the service is performed by an in-network or out-of-network provider.

2. A high deductible health plan shall notify its insureds that cash-pay may be lower than insurance-negotiated prices. The plan shall provide a list of procedures directing the process for insureds to make cash-payments for a covered service.

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B. The Insurance Department shall promulgate rules to
effectuate the provisions of this section.

SECTION 2. This act shall become effective November 1, 2023.

59-1-1001 RD 1/19/2023 9:24:54 AM