

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

COMMITTEE SUBSTITUTE
FOR

SENATE BILL NO. 1625

By: Frix of the Senate

and

Tedford of the House

COMMITTEE SUBSTITUTE

An Act relating to insurance; defining terms; directing that legislation containing mandates impacting health benefit plans be submitted to the Insurance Department by the Legislative Service Bureau; directing Department to return report within certain time frame; providing required contents of report; permitting contracting with third party; permitting Department to seek input from state agencies; requiring written permission; directing Bureau to provide copy of report; directing report be made publicly available; 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 8000 of Title 36, unless there is created a duplication in numbering, reads as follows:

As used in this act:

1. "Bureau" means the Legislative Service Bureau as established in Section 450.1 of Title 74 of the Oklahoma Statutes;

1 2. "Department" means the Oklahoma Insurance Department as
2 established in Section 301 of Title 36 of the Oklahoma Statutes;

3 3. "Health benefit plan" means a health benefit plan as defined
4 pursuant to Section 6060.4 of Title 36 of the Oklahoma Statutes; and

5 4. "Mandate" means any requirement proposed in legislation or
6 regulation that obligates health benefit plans to:

7 a. provide, offer, or expand coverage for specific health
8 care services or providers, treatments, medical
9 supplies, or populations, or

10 b. implement operational or administrative processes such
11 as prior authorization, reporting requirements, or
12 claims procedures.

13 SECTION 2. NEW LAW A new section of law to be codified
14 in the Oklahoma Statutes as Section 8001 of Title 36, unless there
15 is created a duplication in numbering, reads as follows:

16 A. When the Speaker of the Oklahoma House of Representatives or
17 President Pro Tempore of the Oklahoma State Senate or their
18 delegates decides a bill contains a mandate impacting health benefit
19 plans as provided for in Section 1 of this act, they may direct the
20 Legislative Service Bureau to submit such bill to the Oklahoma
21 Insurance Department for the purpose of conducting an impact
22 analysis.

23 B. 1. When conducting such analysis, the Department shall
24 analyze the proposed mandate and prepare a written report to be

1 returned to the Legislative Service Bureau within sixty (60) days
2 from referral.

3 2. Such report shall include, but not be limited to:

4 a. social impact:

5 (1) the extent to which the mandate addresses a
6 significant public health issue,

7 (2) the number of individuals and demographics
8 affected by the proposed mandate, and

9 (3) any anticipated impact on access to health care
10 services,

11 b. medical efficacy:

12 (1) a review of peer-reviewed studies, clinical
13 guidelines, and other scientific evidence
14 evaluating the effectiveness of the treatment or
15 service, and

16 (2) input from medical experts and professional
17 organizations as appropriate,

18 c. financial impact:

19 (1) the estimated effect on insurance premiums for
20 consumers and employers,

21 (2) the potential cost implications for insurers,
22 health care providers, and state-funded programs
23 that provide payment for covered services, and
24

1 (3) any anticipated impact on the stability of the
2 state's insurance market.

3 C. The Department may contract with a third-party vendor who
4 specializes in actuarial services, insurance mandate reviews, or
5 other services which the Department deems necessary to carry out the
6 provisions of this act.

7 D. The Department may seek the input and expertise of any
8 agency of this state to evaluate the potential impact to state-
9 funded programs that provide payment for covered services.

10 E. Upon return of the analysis by the Department to the Bureau,
11 the Bureau shall provide a copy, by either written or electronic
12 means, to the author of the legislative measure, the chairman of the
13 legislative committee to which the measure was referred, and make
14 such report available on the legislative website, which is
15 accessible to the general public.

16 SECTION 3. This act shall become effective November 1, 2026.

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