

STATE OF OKLAHOMA

1st Session of the 60th Legislature (2025)

COMMITTEE SUBSTITUTE
FOR

HOUSE BILL NO. 1161

By: Tedford

COMMITTEE SUBSTITUTE

An Act relating to insurance; providing definitions; directing for bills providing mandates impacting health benefit plans be assigned to certain insurance committees; providing for when an impact analysis shall be required; prohibiting certain bills from being reported out of committee without required impact analysis; directing the Legislative Service Bureau to submit certain bills to Oklahoma Insurance Department; directing Department to return report within time frame; providing required contents of report; permitting contracting with third party; permitting Department to seek input from state agencies; limiting number of submissions; 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 1. "Bureau" means the Legislative Service Bureau as established
2 in Section 450.1 of Title 74 of the Oklahoma Statutes;

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

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

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

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

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

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

18 No bill providing for a mandate impacting the health plans in
19 the state may be considered or adopted by the House of
20 Representatives or the Senate unless there is an impact analysis of
21 the bill.

22 SECTION 3. NEW LAW A new section of law to be codified
23 in the Oklahoma Statutes as Section 8002 of Title 36, unless there
24 is created a duplication in numbering, reads as follows:

1 A. When the Speaker of the House or Pro Tempore of the Senate
2 or their delegates decides a bill contains a mandate impacting
3 health benefit plans as provided for in section 2 of this act, they
4 shall direct the Legislative Service Bureau to submit such bill to
5 the Oklahoma Insurance Department for the purpose of conducting an
6 impact analysis.

7 B. When conducting such analysis, the Department shall:

8 1. Analyze the proposed mandate and prepare a written report to
9 be returned to the Legislative Service Bureau within sixty (60) days
10 from referral; and

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

12 a. social impact:

13 (1) the extent to which the mandate addresses a
14 significant public health issue,

15 (2) the number of individuals and demographics
16 affected by the proposed mandate, and

17 (3) any anticipated impact on access to health care
18 services,

19 b. medical efficacy:

20 (1) a review of peer-reviewed studies, clinical
21 guidelines, and other scientific evidence
22 evaluating the effectiveness of the treatment or
23 service, and
24

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

c. financial impact:

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

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

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

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

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

E. The Bureau shall not submit more than six referrals, equally divided between the House of Representatives and the Senate, for analysis to the Department per fiscal year. Any additional referral for analysis must be approved by the Department in writing at the discretion of the Insurance Commissioner before submission by the Bureau.

1 F. Upon return of the analysis by the Department to the Bureau,
2 the Bureau shall provide a copy, by either written or electronic
3 means, to the author of the legislative measure, the chairman of the
4 legislative committee(s) to which the measure was referred, and make
5 such report available on the legislative website, which is
6 accessible to the general public.

7 SECTION 4. This act shall become effective November 1, 2025.

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