

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

COMMITTEE SUBSTITUTE

FOR

HOUSE BILL NO. 4453

By: Newton

COMMITTEE SUBSTITUTE

An Act relating to health insurance; creating the Oklahoma Health Care Cost Transparency Board; providing purpose for the Board; directing Board to oversee operation and reporting of the All Payer Claims Database; providing membership of Board; directing for members to serve staggered terms; clarifying members shall serve without compensation but may receive travel reimbursement; directing Board to meet at least quarterly; permitting Board to create technical working groups; directing the Department to establish and maintain an All Payer Claims Database; directing to the Database to collect and analyze health care costs, utilization, and spending data; directing the Database to include certain data; directing for collected data to be used for certain purposes; granting Insurance Department rule-making authority; permitting publication of deidentified, aggregated data; directing the Oklahoma Health Care Authority to maintain and update state primary care spend methodology and definitions; directing all regulated commercial health insurers measure annual primary care spending; directing commercial health insurers to submit annual reports; directing commercial health insurers to achieve minimum percentage of total medical spending devoted to primary care by certain date; directing the Board to establish benchmarks; directing the Insurance Department to compile annual analyses of primary care spending levels; granting the Insurance Commissioner exclusive authority to determine and implement enforcement mechanisms and incentives; granting certain authority related to benchmark goals to the Commissioner; allowing Board to make advisory

1 recommendations to Commissioner; directing the  
2 Insurance Department to coordinate with the Oklahoma  
3 Health Care Authority and other agencies; directing  
4 Board to prepare an annual report; directing for  
report to be published to Insurance Department  
website; providing for codification; and providing an  
effective date.

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

8 SECTION 1. NEW LAW A new section of law to be codified  
9 in the Oklahoma Statutes as Section 8000 of Title 36, unless there  
10 is created a duplication in numbering, reads as follows:

11 A. There is hereby created within the Oklahoma Insurance  
12 Department, the Oklahoma Health Care Cost Transparency Board,  
13 hereinafter referred to as the Board.

14 B. The purpose of the Board is to:

15 1. Measure statewide health care cost growth and primary care  
16 investment trends across commercial insurance, Medicaid, and  
17 Medicare;

18 2. Ensure consistent statewide evaluation of total health  
19 expenditures and primary care spending; and

20 3. Foster transparency and accountability in Oklahoma's health  
21 care system.

22 C. The Board shall oversee the operation and reporting  
23 functions of the All Payer Claims Database (APCD) established under  
24 Section 3 of this act.

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

A. The Health Care Cost Transparency Board shall consist of fourteen (14) members, as follows:

1. The Insurance Commissioner, or designee, who shall serve as chair;

2. The Chief Executive Officer of the Oklahoma Health Care Authority (OHCA), or designee;

3. The Commissioner of Health, or designee;

4. One representative of a licensed commercial health insurer, appointed by the Insurance Commissioner;

5. One representative of employers or large purchasers of health care, appointed by the Governor;

6. One representative of a hospital or health system, appointed by the Speaker of the Oklahoma Hospital Association;

7. One representative of a rural health organization, appointed by the Healthcare Workforce Training Commission;

8. One representative recommended by the Oklahoma Academy of Family Physicians (OAFP);

9. One representative recommended by the Oklahoma Chapter of the American Academy of Pediatrics (OKAAP);

10. One independent primary care provider practicing in Oklahoma;

1 11. One consumer advocate, appointed by the Governor;

2 12. One health care economist or data analytics expert,  
3 appointed by the Speaker of the Oklahoma House of Representatives;

4 13. One behavioral health care provider, appointed by the  
5 President Pro Tempore of the Oklahoma State Senate; and

6 14. One primary care provider practicing in Oklahoma  
7 recommended by the Oklahoma Primary Care Association.

8 B. 1. The first class of members shall serve terms as follows:

9 a. paragraphs 4, 11, and 12 of subsection A of this  
10 section shall serve an initial one-year term,

11 b. paragraphs 5, 7, and 10 of subsection A of this  
12 section shall serve an initial two-year term, and

13 c. paragraphs 6, 8, 9, and 13 of subsection A of this  
14 section shall serve an initial three-year term.

15 2. All members, with the exception of paragraphs 1, 2, and 3 of  
16 subsection A of this section following the first class shall serve  
17 three-year terms.

18 3. All members, with the exception of paragraphs 1, 2, and 3 of  
19 subsection A of this section shall be reappointed only once.

20 C. Members shall serve without compensation but may receive  
21 reimbursement for travel under the State Travel Reimbursement Act.

22 D. The Board shall meet at least quarterly and may create  
23 technical working groups for data, transparency, and performance  
24 evaluation.

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

4       A.   The State Coordinator for the Health Information Exchange,  
5 created in Section 1-132.1 of Title 63 of the Oklahoma Statutes,  
6 shall establish and maintain an All Payer Claims Database (APCD) to  
7 collect and analyze health care costs, utilization, and spending  
8 data from all payer types operating within this state.

9       B.   The APCD shall, to the extent permitted by law, include data  
10 from:

11       1.   Commercial health insurers and third-party administrators;

12       2.   The Oklahoma Health Care Authority, covering all Medicaid  
13 programs; and

14       3.   The Centers for Medicare and Medicaid Services, providing  
15 Medicare data under applicable data use agreements.

16       C.   Data collected shall be used to:

17       1.   Measure statewide health care cost trends and cost growth;

18       2.   Determine rates of investment in primary care across all  
19 payer segments; and

20       3.   Support public transparency and policy evaluation.

21       D.   The Department shall adopt rules setting standards for data  
22 submission, validation, and confidentiality consistent with federal  
23 and state privacy laws.

1 E. The Department may publish de-identified, aggregated data  
2 through regular public reports and dashboards.

3 SECTION 4. NEW LAW A new section of law to be codified  
4 in the Oklahoma Statutes as Section 8003 of Title 36, unless there  
5 is created a duplication in numbering, reads as follows:

6 A. The Oklahoma Health Care Authority (OHCA) shall maintain and  
7 periodically update the state primary care spending methodology and  
8 definitions originally established for Medicaid, which shall serve  
9 as the uniform statewide standard for measuring primary care  
10 expenditures under this act.

11 B. All commercial health insurers regulated under Title 36 of  
12 the Oklahoma Statutes shall:

13 1. Measure their annual primary care spending using the OHCA-  
14 approved methodology; and

15 2. Submit annual reports of primary care and total medical  
16 expenditures to the Insurance Department.

17 C. The Oklahoma Health Care Cost Transparency Board, in  
18 consultation with OHCA, shall establish interim benchmarks for the  
19 years 2027 through 2029 and monitor progress toward the 2030 goal.

20 D. The Insurance Department shall compile annual analyses of  
21 primary care spending levels across all payer types and publish a  
22 statewide transparency report.  
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1       SECTION 5.       NEW LAW       A new section of law to be codified  
2 in the Oklahoma Statutes as Section 8004 of Title 36, unless there  
3 is created a duplication in numbering, reads as follows:

4       A. The Insurance Commissioner shall have exclusive authority to  
5 determine and implement enforcement mechanisms and incentive  
6 programs under this act.

7       B. The Commissioner may:

8       1. Require commercial insurers not meeting progress benchmarks  
9 to submit corrective action plans;

10       2. Impose administrative penalties not to exceed Five Thousand  
11 Dollars (\$5,000.00) per day for willful noncompliance with data  
12 reporting or benchmark requirements;

13       3. Develop incentive programs or recognition designations for  
14 insurers demonstrating sustained investment in primary care,  
15 achievement of benchmarks, or innovations in value-based care; and

16       4. Consider primary care investment performance when conducting  
17 rate, form, or network adequacy reviews.

18       C. The Board may make advisory recommendations to the  
19 Commissioner, but all enforcement and incentive actions shall be  
20 determined and administered solely by the Insurance Commissioner's  
21 Office.

22       SECTION 6.       NEW LAW       A new section of law to be codified  
23 in the Oklahoma Statutes as Section 8005 of Title 36, unless there  
24 is created a duplication in numbering, reads as follows:

1       A. The Insurance Department shall promulgate rules as necessary  
2 to carry out the provisions of this act, including specifications  
3 for data submission, risk adjustment, benchmark evaluation, and  
4 public reporting.

5       B. The Department shall coordinate with the Oklahoma Health  
6 Care Authority (OHCA) and other agencies to ensure consistent  
7 application of methodologies and efficient use of existing data  
8 infrastructure.

9       SECTION 7.       NEW LAW       A new section of law to be codified  
10 in the Oklahoma Statutes as Section 8006 of Title 36, unless there  
11 is created a duplication in numbering, reads as follows:

12       A. The Oklahoma Health Care Cost Transparency Board shall  
13 prepare an annual report for the Governor, the President Pro Tempore  
14 of the Oklahoma State Senate, and the Speaker of the Oklahoma House  
15 of Representatives describing:

- 16       1. Statewide health care cost growth trends;
  - 17       2. Primary care spending levels across commercial, Medicaid,  
18 and Medicare payers;
  - 19       3. Commercial insurer performance relative to interim and final  
20 benchmarks; and
  - 21       4. Policy recommendations to promote value and affordability in  
22 the health care system.
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1       B. The report shall be published annually on the Insurance  
2 Department website and made available to the public. The initial  
3 report shall be published no later than December 31, 2027.

4       SECTION 8. This act shall become effective November 1, 2026.

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