

1 ENGROSSED HOUSE
2 BILL NO. 1161

By: Tedford of the House

and

Frix of the Senate

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7 An Act relating to insurance; defining terms;
8 directing that legislation containing mandates
9 impacting health benefit plans be submitted to the
10 Insurance Department by the Legislative Service
11 Bureau; directing Department to return report within
12 certain time frame; providing required contents of
13 report; permitting contracting with third party;
14 permitting Department to seek input from state
15 agencies; limiting number of submissions; requiring
16 written permission; directing Bureau to provide copy
17 of report; directing report be made publicly
18 available; providing for codification; and providing
19 an effective date.

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

16 F. Upon return of the analysis by the Department to the Bureau,
17 the Bureau shall provide a copy, by either written or electronic
18 means, to the author of the legislative measure, the chairman of the
19 legislative committee to which the measure was referred, and make
20 such report available on the legislative website, which is
21 accessible to the general public.

22 SECTION 3. This act shall become effective November 1, 2026.
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1 Passed the House of Representatives the 9th day of February,
2026.

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Presiding Officer of the House
of Representatives

6 Passed the Senate the ____ day of _____, 2026.

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Presiding Officer of the Senate