

1                   **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2                               STATE OF OKLAHOMA

3                               1st Session of the 60th Legislature (2025)

4 COMMITTEE SUBSTITUTE  
5 FOR  
6 HOUSE BILL NO. 1161

By: Tedford of the House

and

Frix of the Senate

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10                               COMMITTEE SUBSTITUTE

11           An Act relating to insurance; providing definitions;  
12           directing for bills providing mandates impacting  
13           health benefit plans be assigned to certain insurance  
14           committees; providing for when an impact analysis  
15           shall be required; prohibiting certain bills from  
16           being reported out of committee without required  
17           impact analysis; directing the Legislative Service  
18           Bureau to submit certain bills to Oklahoma Insurance  
19           Department; directing Department to return report  
20           within time frame; providing required contents of  
21           report; permitting contracting with third party;  
22           permitting Department to seek input from state  
23           agencies; limiting number of submissions; requiring  
24           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:

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

4       As used in this act:

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

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

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

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

13           a. provide, offer, or expand coverage for specific health  
14 care services or providers, treatments, medical  
15 supplies, or populations, or

16           b. implement operational or administrative processes such  
17 as prior authorization, reporting requirements, or  
18 claims procedures.

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

22       No bill providing for a mandate impacting the health plans in  
23 the state may be considered or adopted by the House of  
24

1 Representatives or the Senate unless there is an impact analysis of  
2 the bill.

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

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

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

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

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

17 a. social impact:

18 (1) the extent to which the mandate addresses a  
19 significant public health issue,

20 (2) the number of individuals and demographics  
21 affected by the proposed mandate, and

22 (3) any anticipated impact on access to health care  
23 services,

24 b. medical efficacy:

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

1 for analysis must be approved by the Department in writing at the  
2 discretion of the Insurance Commissioner before submission by the  
3 Bureau.

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

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

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12 COMMITTEE REPORT BY: COMMITTEE ON GOVERNMENT OVERSIGHT, dated  
13 03/03/2025 - DO PASS, As Amended.  
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