

1 STATE OF OKLAHOMA

2 2nd Session of the 60th Legislature (2026)

3 SENATE BILL 1625

By: Frix

6 AS INTRODUCED

7 An Act relating to health insurance; defining terms;
8 requiring certain legislation to have certain impact
9 analysis; requiring Insurance Department to conduct
10 certain analysis; requiring report to include certain
11 information; allowing Department to contract with
12 third party for certain purpose; allowing Department
to seek certain input and advice; requiring
Department to provide certain report to certain
persons; requiring public access to certain report;
providing for codification; and providing an
effective date.

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

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

19 As used in this act:

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

22 2. "Mandate" means any requirement proposed in legislation or
23 regulation that obligates a health benefit plan to:

1 a. provide, offer, or expand coverage for specific health
2 care services or providers, treatments, medical
3 supplies, or populations, or
4 b. implement operational or administrative processes such
5 as prior authorization, reporting requirements, or
6 claims procedures.

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

10 A. No bill providing for a mandate impacting the health plans
11 in this state shall be considered or adopted by the Senate or the
12 House of Representatives unless there is an impact analysis of the
13 bill.

14 B. If the President Pro Tempore of the Senate or the Speaker of
15 the House of Representatives or his or her designee determines that
16 a bill contains a mandate impacting health benefit plans, he or she
17 shall direct the Insurance Department to conduct an impact analysis.

18 C. When conducting such analysis, the Department shall:

19 1. Analyze the proposed mandate and prepare a written report to
20 be returned to the President Pro Tempore of the Senate and the
21 Speaker of the House of Representatives; and

22 2. Include in such report information related to:

23 a. social impact:

- (1) the extent to which the mandate addresses a significant public health issue,
- (2) the number of individuals and demographics affected by the proposed mandate, and
- (3) any anticipated impact on access to health care services,

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, and

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.

D. The Department may contract with a third-party vendor that specializes in actuarial services, insurance mandate reviews, or

1 other services that the Department deems necessary to carry out the
2 provisions of this act.

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

6 F. Upon return of the analysis by the Department, the
7 Department shall provide an electronic copy to the author of the
8 legislative measure and the chairs of the legislative committees to
9 which the measure was referred, and make such report publicly
10 available on the legislative website.

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

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