

1 STATE OF OKLAHOMA

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

3 HOUSE BILL 4460

By: Newton

6 AS INTRODUCED

7 An Act relating to health insurance; defining terms;
8 providing patient protection; establishing health
9 plan responsibilities; providing requirements for
payment for clinicians and hospitals; providing for
enforcement; providing for codification; and
providing an effective date.

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

14 SECTION 1. NEW LAW A new section of law to be codified

15 in the Oklahoma Statutes as Section 6587 of Title 36, unless there
16 is created a duplication in numbering, reads as follows:

17 As used in this act:

18 1. "Allowed amount" means the maximum payment the health plan
19 shall pay for a covered health care service, inclusive of a
20 patient's responsibility;

21 2. "Clinician" means a health care professional qualified in
22 the clinical practice of medicine;

23 3. "Cost share" means any copayments, coinsurance, deductibles,
24 and any other out-of-pocket expenses required by a patient's

1 commercial health plan, as defined in state and federal law and
2 regulations where applicable and inclusive of all cost-sharing
3 obligations under the enrollee's commercial health plan;

4 4. "Health plan" means an insurance policy or contract, medical
5 or hospital service agreement, membership or subscription contract,
6 or other arrangement under which health services for commercially
7 insured individuals are provided or the expenses of such services
8 are reimbursed and paid; and

9 5. "Provider" means any licensed health care professional or
10 facility providing medical services to patients.

11 SECTION 2. NEW LAW A new section of law to be codified
12 in the Oklahoma Statutes as Section 6588 of Title 36, unless there
13 is created a duplication in numbering, reads as follows:

14 A. Health plans issuing commercially insured products and
15 benefits shall be solely responsible for collecting the patient
16 cost-sharing amounts directly from enrollees.

17 B. Health plans shall not cancel or terminate coverage or
18 impose penalties due to an enrollee's nonpayment of cost-sharing
19 obligations.

20 C. Health plans shall, at minimum, meet all state timely
21 payment requirements for payment to the provider.

22 D. Health plans shall provide enrollees with affordable payment
23 plans for cost-sharing amounts owed and due under the terms of the
24 enrollees' commercially insured benefits.

1 SECTION 3. NEW LAW A new section of law to be codified
2 in the Oklahoma Statutes as Section 6589 of Title 36, unless there
3 is created a duplication in numbering, reads as follows:

4 A. Health plans shall pay full in-network or out-of-network
5 allowable amounts, inclusive of both payer and patient share, for
6 services rendered directly by clinicians or hospitals in a timely
7 manner, regardless of when or whether the patient has paid their
8 cost share.

9 B. Health plans shall not contractually require clinicians to
10 collect patient cost-sharing amounts.

11 SECTION 4. NEW LAW A new section of law to be codified
12 in the Oklahoma Statutes as Section 6590 of Title 63, unless there
13 is created a duplication in numbering, reads as follows:

14 Health plans found in violation of this act shall be subject to
15 penalties, including but not limited to, fines and sanctions as
16 determined by the Attorney General.

17 SECTION 5. This act shall become effective November 1, 2026.
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