

**BILL SUMMARY**  
1<sup>st</sup> Session of the 60<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>HB1161</b>
<b>Version:</b>	<b>FullPCS1</b>
<b>Request Number:</b>	<b>12800</b>
<b>Author:</b>	<b>Rep. Tedford</b>
<b>Date:</b>	<b>2/24/2025</b>
<b>Impact:</b>	<b>See Analysis Below</b>

**Research Analysis**

The proposed oversight committee substitute for HB 1161 requires the Insurance Department to conduct an impact analysis on any legislative bill proposing a mandate that will affect health benefit plans before the bill can be considered. When the Speaker of the House or President Pro Tempore of the Senate decides a bill contains a mandate impacting health benefit plans, they must direct the Legislative Services Bureau to submit the bill to the department for analysis.

The analysis must address the mandate's social, medical, and financial impacts, including public health significance, effectiveness of the proposed treatment or service, and effects on premiums, providers, and market stability. The department has 60 days to complete the analysis and may consult external vendors or state agencies for expertise. The bureau may only submit up to five referrals annually unless additional referrals are approved by the Insurance Commissioner.

Prepared By: Autumn Mathews

**Fiscal Analysis**

This measure requires that under certain circumstances, the Oklahoma Insurance Department (Dept.), shall provide up to five impact analysis reports a year on measures filed that create mandates impacting health benefit plans. The information shall transfer through the Legislative Service Bureau (LSB).

As LBS will be largely administering the transfer of information for the Dept. or the Legislature, it does not believe there will be a fiscal impact to the agency from the measure.

The Dept. believes the financial cost will depend on each measure, as the analysis will be done by an independent Third Party. According to the Dept., in other states that have done similar legislation, the reports are usually between \$10,000 and \$60,000 per measure. With the limit of five measures a year, the fiscal impact to the Dept. is estimated to be between \$50,000 and \$300,000 per year. As the Dept. is a non-appropriated State Agency, this cost will not impact the State Budget, and will be absorbed by the Dept.

The amendment does not change the fiscal impact of this measure.

Prepared By: Mariah Searock, House Fiscal Staff

**Other Considerations**

None.

