

BILL SUMMARY
1st Session of the 60th Legislature

Bill No.:	SB438
Version:	ENGR
Request Number:	
Author:	Rep. Sneed
Date:	4/8/2025
Impact:	\$0

Research Analysis

The engrossed version of SB 515 provides relevant definitions in the measure and also specifies that the term *health care service* will also include mental health and substance use disorder services and durable medical equipment, but will not include the administration or prescription of pharmaceutical products or services. The measure provides that an enrollee may choose to pay out of pocket for a health care service from a health care provider. If an enrollee obtains a medically necessary service covered by their health benefit plan and negotiates a price lower than the average amount established by the benefit plan and provided to the enrollee upon request and pay out of pocket, the enrollee may electronically send documentation that lists the information in the measure to the carrier. The health care provider must accept the payment from the enrollee as payment in full and must not bill the enrollee or the benefit plan for any balance between the amount collected from the enrollee and the billed charge for the service by the provider. A carrier that receives the necessary documentation will found the full amount paid of pocket toward the deductible and annual maximum out-of-pocket expense if the service is covered under the plan and the enrollee negotiated for a lower cost. The amount of out-of-pocket cost will be attributed to the in-network deductible and annual maximum out-of-pocket if the provider was in-network and it will be attributed to the out-of-network deductible and annual maximum out-of-pocket if the provider was out-of-network. The amount counted towards an application out-of-pocket deductible and expense will not exceed the total amount an enrollee is required to pay out of pocket during a contractually agreed upon time for health services included under their benefit plan and will not carry over when a new plan contract or agreement plan begins.

Prepared By: Suzie Nahach, House Research Staff

Fiscal Analysis

According to both the Oklahoma Health Care Authority and the Oklahoma Insurance Department, there is no fiscal impact from this measure. Therefore, there should be no fiscal impact to the state budget.

Prepared By: Mariah Searock, House Fiscal Staff

Other Considerations

None.

