Bill Summary 1st Session of the 60th Legislature

Bill No.: SB 515
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Author: Sen. Frix
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Bill Analysis

SB 515 authorizes health benefit plan enrollees to pay out of pocket for a health care service from a health care provider. The measure authorizes enrollees obtaining medically necessary health care service that negotiate for a price lower than the average allowed amount established by the benefit plan to send certain documentation to the carrier. The provider shall accept the payment from the enrollee as payment in full and shall not bill the enrollee or the health benefit plan for any balance between the amount collected from the enrollee and the billed charge for the service by the provider. The carrier shall count the full amount that the enrollee paid out of pocket toward the deductible and annual maximum out-of-pocket expense if the service is covered under the health benefit plan of the enrollee and the enrollee submitted documentation showing that he or she negotiated for a lower price.

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