

STATE OF OKLAHOMA

2nd Session of the 60th Legislature (2026)

COMMITTEE SUBSTITUTE
FOR

SENATE BILL NO. 1625

By: Frix of the Senate

and

Tedford of the House

COMMITTEE SUBSTITUTE

An Act relating to insurance; defining terms; directing that legislation containing mandates impacting health benefit plans be submitted to the Insurance Department by the Legislative Service Bureau; directing Department to return report within certain time frame; providing required contents of report; permitting contracting with third party; permitting Department to seek input from state agencies; limiting number of submissions; requiring written permission; directing Bureau to provide copy of report; directing report be made publicly available; providing for codification; and providing an effective date.

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

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

As used in this act:

1 1. "Bureau" means the Legislative Service Bureau as established
2 in Section 450.1 of Title 74 of the Oklahoma Statutes;

3 2. "Department" means the Oklahoma Insurance Department as
4 established in Section 301 of Title 36 of the Oklahoma Statutes;

5 3. "Health benefit plan" means a health benefit plan as defined
6 pursuant to Section 6060.4 of Title 36 of the Oklahoma Statutes; and

7 4. "Mandate" means any requirement proposed in legislation or
8 regulation that obligates health benefit plans to:

9 a. provide, offer, or expand coverage for specific health
10 care services or providers, treatments, medical
11 supplies, or populations, or

12 b. implement operational or administrative processes such
13 as prior authorization, reporting requirements, or
14 claims procedures.

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

18 A. When the Speaker of the Oklahoma House of Representatives or
19 President Pro Tempore of the Oklahoma State Senate or their
20 delegates decides a bill contains a mandate impacting health benefit
21 plans as provided for in Section 1 of this act, they may direct the
22 Legislative Service Bureau to submit such bill to the Oklahoma
23 Insurance Department for the purpose of conducting an impact
24 analysis.

1 B. 1. When conducting such analysis, the Department shall
2 analyze the proposed mandate and prepare a written report to be
3 returned to the Legislative Service Bureau within sixty (60) days
4 from referral.

5 2. Such report shall include, but not be limited to:

6 a. social impact:

7 (1) the extent to which the mandate addresses a
8 significant public health issue,

9 (2) the number of individuals and demographics
10 affected by the proposed mandate, and

11 (3) any anticipated impact on access to health care
12 services,

13 b. medical efficacy:

14 (1) a review of peer-reviewed studies, clinical
15 guidelines, and other scientific evidence
16 evaluating the effectiveness of the treatment or
17 service, and

18 (2) input from medical experts and professional
19 organizations as appropriate,

20 c. financial impact:

21 (1) the estimated effect on insurance premiums for
22 consumers and employers,

- 1 (2) the potential cost implications for insurers,
2 health care providers, and state-funded programs
3 that provide payment for covered services, and
4 (3) any anticipated impact on the stability of the
5 state's insurance market.

6 C. The Department may contract with a third-party vendor who
7 specializes in actuarial services, insurance mandate reviews, or
8 other services which the Department deems necessary to carry out the
9 provisions of this act.

10 D. The Department may seek the input and expertise of any
11 agency of this state to evaluate the potential impact to state-
12 funded programs that provide payment for covered services.

13 E. The Bureau shall not submit more than six referrals, equally
14 divided between the House of Representatives and the Senate, for
15 analysis to the Department per fiscal year. Any additional referral
16 for analysis must be approved by the Department in writing at the
17 discretion of the Insurance Commissioner before submission by the
18 Bureau.

19 F. Upon return of the analysis by the Department to the Bureau,
20 the Bureau shall provide a copy, by either written or electronic
21 means, to the author of the legislative measure, the chairman of the
22 legislative committee to which the measure was referred, and make
23 such report available on the legislative website, which is
24 accessible to the general public.

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

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