

BILL SUMMARY
2nd Session of the 57th Legislature

Bill No.:	HB2780
Version:	INT
Request Number:	9180
Author:	Rep. Olsen
Date:	2/24/2020
Impact:	OID: minimal fiscal impact. Non-appropriated agency.

Research Analysis

HB 2780 creates the Oklahoma Right to Shop At. The measure requires health plans to create a program incentivizing enrollees to shop for less expensive services from out-of-network providers or facilities. Incentives must be applied first as a credit toward the enrollee's deductible, copayment, or coinsurance, then as a cash payment or gift card. Enrollees must receive at least 50% of the savings. Incentive payments are not considered an administrative cost.

A health insurer must create an interactive tool on their website that allows enrollees to compare allowed amounts for services among providers and to estimate out-of-pocket costs. Health insurers must notify enrollees annually of the availability of the program. A health insurer may contract with a vendor to create the interactive tool. Health insurers may request to be exempt from the requirement to create an interactive, online tool.

A health insurer must submit the program description to the Insurance Commissioner for approval before implementing the incentive program.

Prepared By: Anna Rouw

Fiscal Analysis

After analysis, the measure as written has a minimal fiscal impact to the Oklahoma Department of Insurance, a non-appropriated agency.

Prepared By: Jenny Mobley

Other Considerations

None.