

BILL SUMMARY
1st Session of the 59th Legislature

Bill No.:	HB1398
Version:	INT
Request Number:	5327
Author:	Lepak
Date:	3/22/2023
Impact:	No Impact

Research Analysis

HB 1398, as introduced, defines "emergency care," as used in the Long-Term Care Insurance Act and specifies conditions deemed an unfair method of competition or an unfair or deceptive act in the business of insurance for an insurer, individual or entity. If an individual's health insurance coverage includes any benefits for emergency care, there shall be no distinction made in regard to network status of an emergency care provider or facility and an enrollee's cost-sharing amount may not be greater than that which would be imposed if the services were provided in-network. Utilization review of an emergency care claim must be performed by a physician that is board-certified in emergency medicine.

Prepared By: Matthew Brenchley

Fiscal Analysis

In its current form, HB1398 defines *emergency care*, and indicates that, if an individual's insurance includes benefits for emergency care, there shall be no distinction made in regard to network status of an emergency care provider or facility. An enrollee's cost-sharing amount may not exceed the in-network cost of the same services. Officials with the Office of Management and Enterprise Services do not anticipate any significant impact to HealthChoice plan costs.

Prepared By: Zachary Penrod, House Fiscal Staff

Other Considerations

None.