

**BILL SUMMARY**  
2<sup>nd</sup> Session of the 57<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>HB3480</b>
<b>Version:</b>	<b>INT</b>
<b>Request Number:</b>	<b>9095</b>
<b>Author:</b>	<b>Rep. Frix</b>
<b>Date:</b>	<b>2/24/2020</b>
<b>Impact:</b>	<b>OID: Minimal fiscal impact to non-appropriated agency.</b>

**EGID: See below.**

**Research Analysis**

HB 3480 prohibits health insurers from making material changes to a policy, including the removal of a provider, without a written agreement from the policyholder. This prohibition will not apply in cases of medical malpractice, billing and collection violation, or a violation of ethical standards.

Prepared By: Anna Rouw

**Fiscal Analysis**

After analysis, the measure will have a minimal fiscal impact to the Oklahoma Department of Insurance (OID), which is non-appropriated.

According to the OMES Employees Group Insurance Division: “HB3480 will initially increase health care expense cost trend by approximately 0.5%. This increase in the trend level will be dependent upon the proposed fee schedule changes and how close the change is to the twelve-month effective date. Furthermore, there may be additional administrative expenses and responsibilities to ensure that the provider is attributable to the appropriate policyholder and maintaining written consent.”

Prepared By: Jenny Mobley

**Other Considerations**

None.