

1 STATE OF OKLAHOMA

2 2nd Session of the 57th Legislature (2020)

3 SENATE BILL 1646

By: Daniels

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6 AS INTRODUCED

7 An Act relating to health insurance; prohibiting
8 certain healthcare entities from reporting certain
9 debt to credit bureaus; providing exception to
10 prohibition; specifying what is included in total
11 cost of healthcare services; requiring certain
12 information on billing documents; establishing
13 violation of act as grounds for dismissal of and
14 affirmative defense to certain legal proceedings;
15 defining term; providing for codification; and
16 providing an effective date.

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1 1. The total cost shall include all services performed by the
2 medical service or care entity and its staff, as well as any
3 authorized services provided by a contractor, affiliate or any other
4 third party who provided services in the facility, and the total
5 cost to be billed shall include out-of-network providers.

6 2. The total cost of service shall be presented to the patient
7 separately from all other forms, information and paperwork. It
8 shall be written in a readable font, plain language and shall be
9 prominently and conspicuously displayed on the first page of the
10 document in which it is contained.

11 B. In no event shall any medical service or care entity, nor
12 their agent, report a healthcare expense debt to a credit bureau or
13 pursue collection activities or any other adverse financial action
14 for healthcare services provided due to complications from the
15 services originally intended or rendered.

16 C. Failure to comply with the provisions of this act shall be
17 grounds for dismissal of any collection suit or garnishment
18 proceeding and may be asserted as an affirmative defense to any such
19 action.

20 D. For purposes of this section, "medical service or care
21 entity" shall include, but not be limited to, a medical care
22 corporation, health care corporation, hospital service association,
23 medical service corporation, health care maintenance organization,
24

1 not-for-profit hospital, insurer, insurance company or any other
2 third-party payer of medical expenses.

3 SECTION 2. This act shall become effective November 1, 2020.

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