

1 STATE OF OKLAHOMA

2 1st Session of the 59th Legislature (2023)

3 SENATE BILL 845

By: Dahm

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5  
6 AS INTRODUCED

7 An Act relating to high deductible health plans;  
8 directing plans to count certain self-paid claims  
9 toward an insured's deductible regardless of network  
10 status; requiring a plan to notify its insureds about  
11 certain payment option and establish procedures for  
12 payment; directing Insurance Department to promulgate  
13 rules; providing for codification; and providing an  
14 effective date.

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

16 SECTION 1. NEW LAW A new section of law to be codified  
17 in the Oklahoma Statutes as Section 6060.19 of Title 36, unless  
18 there is created a duplication in numbering, reads as follows:

19 A. 1. In the event that an insured who has a high deductible  
20 health plan self-pays a claim for a covered service, the paid claim  
21 shall count towards the insured's deductible, whether the service is  
22 performed by an in-network or out-of-network provider.

23 2. A high deductible health plan shall notify its insureds that  
24 cash-pay may be lower than insurance-negotiated prices. The plan  
25 shall provide a list of procedures directing the process for  
26 insureds to make cash-payments for a covered service.

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B. The Insurance Department shall promulgate rules to  
effectuate the provisions of this section.

SECTION 2. This act shall become effective November 1, 2023.

59-1-1001 RD 1/19/2023 9:24:54 AM