Bill Summary 1st Session of the 60th Legislature

> Bill No.: Version: Request No. Author: Date:

SB 1047 INT 975 Sen. McIntosh 01/27/2025

Bill Analysis

SB 1047 creates the Oklahoma Surprise Medical Billing Act. The measure prohibits an out-ofnetwork provider or out-of-network facility from surprise billing a covered person for emergency care. The measure requires such providers who violate this prohibition to refund the covered person. The measure requires health insurance carriers to reimburse an out-of-network provider or out-of-network facility for emergency care at the minimum benefit standard no later than 30 days after the health benefit plan receives an electronic clean claim for such are or 45 days after the carrier receives a nonelectronic clean claim for such care. The requires such carriers to ensure that the covered person shall incur no greater cost-sharing obligations than the covered person would have incurred if those health care services were rendered by an in-network provider or innetwork facility. The measure imposes similar requirements on out-of-network providers bill a covered person for health care services that are not emergency care and rendered at an innetwork facility. The measure directs the Insurance Commissioner to promulgate rules for verifying the minimum benefit standard and provides for a penalty for any carrier that does not reimburse at that standard.

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