

1 STATE OF OKLAHOMA

2 1st Session of the 60th Legislature (2025)

3 COMMITTEE SUBSTITUTE  
4 FOR

5 HOUSE BILL NO. 1161

6 By: Tedford

7 COMMITTEE SUBSTITUTE

8 An Act relating to insurance; providing definitions;  
9 directing for bills providing mandates impacting  
10 health benefit plans be assigned to certain insurance  
11 committees; providing for when an impact analysis  
12 shall be required; prohibiting certain bills from  
13 being reported out of committee without required  
14 impact analysis; directing the Legislative Service  
15 Bureau to submit certain bills to Oklahoma Insurance  
16 Department; directing Department to return report  
17 within time frame; providing required contents of  
18 report; permitting contracting with third party;  
19 permitting Department to seek input from state  
20 agencies; limiting number of submissions; requiring  
21 written permission; directing Bureau to provide copy  
22 of report; directing report be made publicly  
23 available; providing for codification; and providing  
24 an effective date.

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

SECTION 1. NEW LAW A new section of law to be codified  
in the Oklahoma Statutes as Section 8000 of Title 36, unless there  
is created a duplication in numbering, reads as follows:

As used in this act:

1 1. "Bureau" means the Legislative Service Bureau as established  
2 in Section 450.1 of Title 74 of the Oklahoma Statutes;

3 2. "Department" means the Oklahoma Insurance Department as  
4 established in Section 301 of Title 36 of the Oklahoma Statutes;

5 3. "Health benefit plan" means a health benefit plan as defined  
6 pursuant to Section 6060.4 of Title 36 of the Oklahoma Statutes; and

7 4. "Mandate" means any requirement proposed in legislation or  
8 regulation that obligates health benefit plans to:

9 a. provide, offer, or expand coverage for specific health  
10 care services or providers, treatments, medical  
11 supplies, or populations, or

12 b. implement operational or administrative processes such  
13 as prior authorization, reporting requirements, or  
14 claims procedures.

15 SECTION 2. NEW LAW A new section of law to be codified  
16 in the Oklahoma Statutes as Section 8001 of Title 36, unless there  
17 is created a duplication in numbering, reads as follows:

18 No bill providing for a mandate impacting the health plans in  
19 the state may be considered or adopted by the House of  
20 Representatives or the Senate unless there is an impact analysis of  
21 the bill.

22 SECTION 3. NEW LAW A new section of law to be codified  
23 in the Oklahoma Statutes as Section 8002 of Title 36, unless there  
24 is created a duplication in numbering, reads as follows:

1       A. When the Speaker of the House or Pro Tempore of the Senate  
2 or their delegates decides a bill contains a mandate impacting  
3 health benefit plans as provided for in section 2 of this act, they  
4 shall direct the Legislative Service Bureau to submit such bill to  
5 the Oklahoma Insurance Department for the purpose of conducting an  
6 impact analysis.

7       B. When conducting such analysis, the Department shall:

8       1. Analyze the proposed mandate and prepare a written report to  
9 be returned to the Legislative Service Bureau within sixty (60) days  
10 from referral; and

11       2. Such report shall include, but not be limited to:

12       a. social impact:

13               (1) the extent to which the mandate addresses a  
14                       significant public health issue,

15               (2) the number of individuals and demographics  
16                       affected by the proposed mandate, and

17               (3) any anticipated impact on access to health care  
18                       services,

19       b. medical efficacy:

20               (1) a review of peer-reviewed studies, clinical  
21                       guidelines, and other scientific evidence  
22                       evaluating the effectiveness of the treatment or  
23                       service, and  
24

1 (2) input from medical experts and professional  
2 organizations as appropriate,

3 c. financial impact:

4 (1) the estimated effect on insurance premiums for  
5 consumers and employers,

6 (2) the potential cost implications for insurers,  
7 health care providers, and state-funded programs  
8 that provide payment for covered services, and

9 (3) any anticipated impact on the stability of the  
10 state's insurance market.

11 C. The Department may contract with a third-party vendor who  
12 specializes in actuarial services, insurance mandate reviews, or  
13 other services which the Department deems necessary to carry out the  
14 provisions of this act; and

15 D. The Department may seek the input and expertise of any  
16 agency of this state to evaluate the potential impact to state-  
17 funded programs that provide payment for covered services.

18 E. The Bureau shall not submit more than six referrals, equally  
19 divided between the House of Representatives and the Senate, for  
20 analysis to the Department per fiscal year. Any additional referral  
21 for analysis must be approved by the Department in writing at the  
22 discretion of the Insurance Commissioner before submission by the  
23 Bureau.

1 F. Upon return of the analysis by the Department to the Bureau,  
2 the Bureau shall provide a copy, by either written or electronic  
3 means, to the author of the legislative measure, the chairman of the  
4 legislative committee(s) to which the measure was referred, and make  
5 such report available on the legislative website, which is  
6 accessible to the general public.

7 SECTION 4. This act shall become effective November 1, 2025.

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