

1 STATE OF OKLAHOMA

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

3 SENATE BILL 515

By: Frix

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6 AS INTRODUCED

7 An Act relating to health insurance; authorizing
8 health care provider to accept certain payments;
9 requiring application of certain charge to deductible
10 and maximum out-of-pocket expense; requiring health
11 benefit plan to establish certain procedure and
12 identify necessary documentation; requiring certain
13 information to be accessible on certain website;
14 prohibiting waiver of certain requirements; providing
15 for codification; and providing an effective date.

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

17 SECTION 1. NEW LAW A new section of law to be codified
18 in the Oklahoma Statutes as Section 6046 of Title 36, unless there
19 is created a duplication in numbering, reads as follows:

20 A. A health care provider shall accept directly from an
21 enrollee full payment for a health care service in lieu of
22 submitting a claim to the enrollee's health benefit plan. A health
23 care provider's discounted cash price for services rendered shall be
24 considered full payment for purposes of this section.

25 B. An enrollee's health benefit plan shall apply the charge for
26 a health care service for which a health care provider accepts a
27 payment described in subsection A of this section from an enrollee

1 toward the enrollee's deductible and annual maximum out-of-pocket
2 expense if the service is a medically necessary covered service
3 under the plan. Payments for uncovered services shall be ineligible
4 for application toward an enrollee's deductible and annual maximum
5 out-of-pocket expense.

6 C. The enrollee's health benefit plan shall:

7 1. Establish a procedure by which an enrollee may claim credit
8 for any expense under subsection B of this section; and

9 2. Identify documentation necessary to support a claim for a
10 credit under subsection B of this section.

11 D. Information about the procedure and documentation described
12 in subsection C of this section shall be readily accessible to the
13 enrollee on the health benefit plan's website.

14 E. The requirements of this section shall not be waived,
15 voided, or nullified by contract.

16 SECTION 2. This act shall become effective November 1, 2025.

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