

## **OKLAHOMA LEGISLATURE**

### **First Regular Session of the 52<sup>nd</sup> Legislature of the State of Oklahoma 2009**

#### **SUMMARY OF INSURANCE & RELATED LEGISLATION**

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*The following summary is a description of legislation for informational purposes only. It is not a statement of policy by the Oklahoma Insurance Department, is not binding on the Department in any way, and should not be relied upon as the basis of any action.*

#### **HOUSE BILL 2026**

**By State Representative Kris Steele and State Senator Brian Crain**

[http://webserver1.lsb.state.ok.us/2009-10bills/HB/HB2026\\_ENR.RTF](http://webserver1.lsb.state.ok.us/2009-10bills/HB/HB2026_ENR.RTF)

#### **SECTION 1**

Creates new law to be codified at Title 36 O.S. § 4601 to create the “Health Care for Oklahomans Act.”

#### **SECTION 2**

Creates new law to be codified at Title 36 O.S. § 4602 to require the Insurance Commissioner, in collaboration with the Oklahoma Health Care Authority, to advise and aid the Health Care for the Uninsured Board (HUB) in its duties.

Provides authority for the Insurance Commissioner to promulgate rules necessary to carry out the Act.

Requires the State Board of Health to implement and direct the duties of the HUB in collaboration with the Insurance Commissioner.

Requires the Insurance Commissioner to:

- Establish a system of certification for insurance programs offered in this state to be recommended by the HUB.
- Establish a system for credentialing insurance producers who intend to market programs certified by the state and recommended by the HUB.
- Establish a system of counseling — including the development of a Web site — for individuals without insurance and not covered by Medicaid that educates consumers about insurance programs certified by the state and recommended by the HUB, aids consumers in choosing policies, and educates consumers on how

to utilize primary and preventative care in order to reduce unnecessary medical services.

- Establish a system that allows a person who qualifies for a subsidy under the premium assistance program created under Title 56 O.S. 2001 § 1010.1 to enroll through the HUB in conjunction with local, qualified insurance producers.

### **SECTION 3**

Creates new law to be codified at Title 36 O.S. § 4603 to require the Insurance Commissioner, in collaboration with the Oklahoma Health Care Authority, to initiate a program to encourage enrollment into health insurance programs of individuals who are not covered by insurance or Medicaid

Requires health care providers to refer individuals treated by the provider who are not covered by insurance or Medicaid to the HUB to begin enrollment process into a certified insurance plan recommended by the HUB or into the premium assistance plan created under Title 56 O.S. 2001 § 1010.1, if eligible.

### **SECTION 4**

Creates new law to be codified at Title 36 O.S. § 4415 to provide definitions to be used in the Act.

Provides authority for a health insurance carrier to offer standard health benefit plans — free of state-mandated health benefits — to individuals under 40 years of age.

Provides guidelines for health insurance carriers that offer standard health benefit plans to follow in carrying out the authority provided in this section.

Provides authority for the Insurance Commissioner to promulgate rules necessary for carrying out this section.

### **SECTION 5**

Amends Title 56 O.S. 2001 § 1010.1 to provide authority for the Oklahoma Health Care Authority to create, as part of the premium assistance program created under Title 56 O.S. 2001 § 1010.1, an option for individuals to purchase a high-deductible health insurance plan that is compatible with a health savings account.

Provides for clean up language.

### **SECTION 6**

Provides effective date

Effective: November 1, 2009