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## SENATE BILL NO. 1047

Offered January 17, 2020

A BILL to amend the Code of Virginia by adding a section numbered 38.2-3408.1, relating to health insurance; narrow network plans.

## Patron—Deeds

## Referred to Committee on Commerce and Labor

Be it enacted by the General Assembly of Virginia:

1. That the Code of Virginia is amended by adding a section numbered <u>\$\sum 38.2-3408.1\$</u> as follows: § 38.2-3408.1. Narrow network plans.

A. As used in this section:

"Exchange" has the same meaning as provided in § 38.2-3455.

"Geographic region" means the Centers for Medicare and Medicaid Services Virginia Geographic Rating Areas.

"Health benefit plan" has the same meaning as provided in § 38.2-3438.

"Health care provider" has the same meaning as provided in § 38.2-3438.

"Health carrier" has the same meaning as provided in § 38.2-3438.

"In-network provider" means a health care provider having a contract with a carrier to provide health care services to a covered person under a health benefit plan as a member of the health benefit plan's network.

"Narrow network plan" means a silver-level plan offered on the exchange that includes fewer than 20 percent of the health care providers in the geographic region in which such plan is offered as in-network providers.

"Silver-level plan" has the same meaning as provided in § 1302(d) of the Patient Protection and Affordable Care Act, P.L. 111-148, as amended.

B. No health carrier that offers a narrow network plan in a geographic region shall offer any additional narrow network plan in the same geographic area if any two narrow network plans offered by such health carrier in the geographic region would have the two lowest monthly premiums of any silver-level plans offered by the health carrier in the geographic region.