

State Corporation Commission

2020 Fiscal Impact Statement

1. Bill Number: HB1546

House of Origin ☒ Introduced ☐ Substitute ☐ Engrossed
Second House ☐ In Committee ☐ Substitute ☐ Enrolled

2. Patron: Adams, D.M.

3. Committee: Labor and Commerce

4. Title: Health benefit plans; bills for emergency services; surprise bills; dispute resolution.

5. Summary: Requires the Commissioner of the Bureau of Insurance to certify independent dispute resolution entities to resolve disputes arising from surprise bills for non-emergency health care services and for emergency service provided by non-participating providers. The measure implements "baseball-style" arbitration to resolve disputes between health carriers and physicians. Under this approach, each party submits a proposed dollar amount to the independent dispute resolution entity, who then chooses one as the appropriate payment amount. The measure provides that when an insured assigns benefits for a surprise bill or a bill for emergency services in writing to a non-participating physician who knows the insured is covered under a health benefit plan, the non-participating physician shall not bill the insured except for any applicable coinsurance, copayment, or deductible that would be owed if the insured utilized a participating physician.

6. Budget Amendment Necessary: No

7. Fiscal Impact Estimates: No fiscal impact on the State Corporation Commission

8. Fiscal Implications: None on the State Corporation Commission

9. Specific Agency or Political Subdivisions Affected: State Corporation Commission
Bureau of Insurance

10. Technical Amendment Necessary: No

11. Other Comments: House Bill 1546 is assigned to Labor and Commerce Subcommittee #2.

Date: 1/22/20/V.Tompkins