

By: Oliverson, Price

H.B. No. 2002

A BILL TO BE ENTITLED

AN ACT

1
2 relating to preferred provider benefit plan out-of-pocket expense
3 credits for payments made by an insured directly to a physician or
4 health care provider.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

6 SECTION 1. Subchapter C-1, Chapter 1301, Insurance Code, is
7 amended by adding Section 1301.140 to read as follows:

8 Sec. 1301.140. OUT-OF-POCKET EXPENSE CREDIT. (a) An
9 insurer shall credit toward an insured's deductible and annual
10 maximum out-of-pocket expenses an amount the insured pays directly
11 to any physician or health care provider for a medically necessary
12 covered medical or health care service or supply if a claim for the
13 service or supply is not submitted to the insurer and the amount
14 paid by the insured to the physician or health care provider is less
15 than the average discounted rate for the service or supply paid to
16 an equivalently licensed or authorized preferred provider under the
17 insured's preferred provider benefit plan.

18 (b) An insurer shall:

19 (1) establish a procedure by which an insured may
20 claim a credit under Subsection (a); and

21 (2) identify documentation necessary to support a
22 claim for a credit under Subsection (a).

23 (c) Information about the procedure and documentation
24 described by Subsection (b) must be readily accessible to an

1 insured on the insurer's Internet website.

2 SECTION 2. Section 1301.140, Insurance Code, as added by
3 this Act, applies only to a preferred provider benefit plan that is
4 delivered, issued for delivery, or renewed on or after January 1,
5 2024.

6 SECTION 3. This Act takes effect September 1, 2023.