

## **The House Committee on Insurance**

87th Legislature

September 6, 2022

10:00 a.m.

E2.014

Pursuant to a notice posted on August 23, 2022, revised on August 25, 2022, the House Committee on Insurance met in a public hearing and was called to order by the chair, Representative Oliverson, at 10:13 a.m.

The initial quorum call was answered as follows: Representatives Oliverson; Hull; Paul; and Romero, Jr..

A quorum was present for the sole purpose of taking testimony, pursuant to Rule 4, Section 16A.

## House Committee on Insurance

9/6/2022

The chair made opening remarks.

The committee heard testimony relating to the following interim charge:

Review existing state laws, administrative regulations, and agency practices to identify barriers to competition in the insurance marketplace. Examine existing business practices in the industry to determine if additional laws or regulations are needed to promote competition, lower premiums, and protect consumers.

Review consumer rights and appraisal in automotive and homeowner policies. Review trade industry practices and interaction with insurers and consumers.

Testimony taken/registration recorded. (See attached witness list.)

(Representative Israel now present.)

Testimony taken/registration recorded. (See attached witness list.)

Review current regulatory landscape for Healthcare Sharing Ministries.

Testimony taken/registration recorded. (See attached witness list.)

Review current regulatory landscape for County Mutual Insurance Companies.

Testimony taken/registration recorded. (See attached witness list.)

Review current regulatory landscape for Farm Mutual Insurance Companies.

Testimony taken/registration recorded. (See attached witness list.)

The committee heard testimony relating to the following interim charge:

Review Texas' insurance anti-rebating laws and model legislation related to rebates. Make recommendations for legislating that would preserve the purpose of the current statute while allowing certain services for and benefits to insurance consumers.

Testimony taken/registration recorded. (See attached witness list.)

The committee heard testimony relating to the following interim charge:

Monitor the implementation, compliance, and enforcement relating to freestanding emergency rooms to determine whether patients are adequately protected and if further safeguards and disclosures are needed.

Testimony taken/registration recorded. (See attached witness list.)

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At 3:35 p.m., on the motion of the chair and without objection, the meeting was adjourned subject to the call of the chair.

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Rep. Oliverson, Chair

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Scott Crownover, Clerk