

## **BILL ANALYSIS**

Senate Research Center  
89R3422 RDR-D

S.B. 1307  
By: Cook et al.  
Health & Human Services  
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As Filed

### **AUTHOR'S / SPONSOR'S STATEMENT OF INTENT**

The Texas Department of Insurance (TDI) has detailed online resources for the public to reference when making health insurance decisions. However, the resources are not consolidated, making it difficult for the public to access and comprehend. A comprehensive aggregate guide to health insurance would help the public make more informed choices.

The Health and Human Services Commission publishes and maintains an aggregate reference guide for Medicaid and CHIP, providing straightforward and easily digestible information about these programs. The guide has proven to be a valuable resource in simplifying the Medicaid and CHIP process. Creating a cumulative guide of resources from TDI would similarly help streamline selecting a healthcare plan and provide the public with accurate information to make the best healthcare choice possible.

S.B. 1307 would instruct TDI to develop and publish a comprehensive reference guide designed to educate the public about health care coverage in the state. The reference guide will include a health coverage shopping guide, which provides information on provider networks, the difference between in-network and out-of-network providers, and an explanation of the Affordable Care Act marketplace plan categories, among other details.

As proposed, S.B. 1307 amends current law relating to a biennial health coverage reference guide developed by the Texas Department of Insurance.

### **RULEMAKING AUTHORITY**

This bill does not expressly grant any additional rulemaking authority to a state officer, institution, or agency.

### **SECTION BY SECTION ANALYSIS**

SECTION 1. Amends Subtitle B, Title 5, Insurance Code, by adding Chapter 524A, as follows:

#### **CHAPTER 524A. PUBLIC EDUCATION ON HEALTH COVERAGE**

Sec. 524A.001. BIENNIAL HEALTH COVERAGE REFERENCE GUIDE. (a) Requires the Texas Department of Insurance (TDI) to develop and publish on TDI's Internet website a biennial reference guide designed to educate the public about health coverage in this state. Requires TDI to also publish the guide in a printed form available to the public on request.

(b) Requires that the reference guide include the following information:

- (1) the biennial period covered by the current edition;
- (2) definitions of the term "health insurance" and terms used to describe other forms of health coverage;

- (3) sources from which consumers may obtain health coverage, including through employers, and an explanation of how coverage is authorized to be obtained from each of those sources;
- (4) a guide to consumer rights and resources related to health coverage;
- (5) a health coverage shopping guide that includes certain information;
- (6) an explanation of the effect of the Consolidated Omnibus Budget Reconciliation Act of 1985 (Pub. L. No. 99-272) on consumers' health coverage;
- (7) a basic overview of federal, state, and local programs that are authorized to assist consumers to obtain health care services;
- (8) methods for a consumer to resolve disputes with a health coverage issuer or administrator;
- (9) methods to seek assistance from TDI for a complaint regarding a health coverage plan or product; and
- (10) the areas of health coverage regulated by TDI and those regulated by federal law, including the Employee Retirement Income Security Act of 1974 (29 U.S.C. Section 1001 et seq.).

SECTION 2. Requires TDI to publish the first biennial reference guide under Section 524A.001, Insurance Code, as added by this Act, not later than January 1, 2026.

SECTION 3. Effective date: September 1, 2025.