

By: Alders, et al.

H.B. No. 3015

A BILL TO BE ENTITLED

1 AN ACT

2 relating to the inclusion of direct primary care fees as qualified
3 medical expenses applied toward insurance deductibles in certain
4 state health benefit plans.

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

6 SECTION 1. Chapter 1551, Insurance Code, is amended by
7 adding Subchapter K to read as follows:

SUBCHAPTER K. DIRECT PRIMARY CARE SERVICES

9 Sec. 1551.501. DEFINITIONS. In this subchapter:

10 (1) "Direct fee" means a fee charged by a physician to a
11 patient or a patient's designee for primary medical care services
12 provided by, or to be provided by, the physician to the patient.
13 The term includes a fee in any form, including a:

14 (A) monthly retainer:

15 (B) membership fee:

16 (C) subscription fee;

(D) fee paid under a medical service agreement; or

18 (E) fee for a service, visit, or episode of care.

19 (2) "Direct primary care" means a primary medical care
20 service provided by a physician to a patient in return for payment
21 in accordance with a direct fee. The term include telemedicine
22 medical services and telehealth services, as those terms are
23 defined by Section [111.001](#), Occupations Code, provided using a
24 technology platform.

1 Sec. 1551.502. INCLUSION OF DIRECT PRIMARY CARE FEES AS
2 QUALIFIED MEDICAL EXPENSES. (a) Direct fees paid to a direct
3 primary care provider shall apply to the deductible of a
4 participant enrolled in the basic coverage provided under the
5 Employees Retirement System of Texas.

6 (b) The board of trustees shall adopt rules necessary to
7 implement this section.

8 SECTION 2. Chapter 1575, Insurance Code, is amended by
9 adding Subchapter L to read as follows:

10 SUBCHAPTER L. DIRECT PRIMARY CARE SERVICES

11 Sec. 1575.601. DEFINITIONS. In this subchapter:

12 (1) "Direct fee" means a fee charged by a physician to a
13 patient or a patient's designee for primary medical care services
14 provided by, or to be provided by, the physician to the patient.
15 The term includes a fee in any form, including a:

16 (A) monthly retainer;
17 (B) membership fee;
18 (C) subscription fee;
19 (D) fee paid under a medical service agreement; or
20 (E) fee for a service, visit, or episode of care.

21 (2) "Direct primary care" means a primary medical care
22 service provided by a physician to a patient in return for payment
23 in accordance with a direct fee. The term include telemedicine
24 medical services and telehealth services, as those terms are
25 defined by Section 111.001, Occupations Code, provided using a
26 technology platform.

27 Sec. 1575.602. INCLUSION OF DIRECT PRIMARY CARE FEES AS

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1 QUALIFIED MEDICAL EXPENSES. (a) Direct fees paid to a direct
2 primary care provider shall apply to the deductible of a
3 participant enrolled in the basic coverage provided under the
4 Teacher Retirement System of Texas.

5 (b) The trustee shall adopt rules necessary to implement
6 this section.

7 SECTION 3. This Act applies only to a health benefit plan
8 delivered, issued for delivery, or renewed on or after January 1,
9 2026.

10 SECTION 4. This Act takes effect September 1, 2025.