

By: Cook, et al.

S.B. No. 1307

A BILL TO BE ENTITLED

AN ACT

relating to a biennial health coverage reference guide developed by the Texas Department of Insurance.

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

SECTION 1. Subtitle B, Title 5, Insurance Code, is amended by adding Chapter 524A to read as follows:

CHAPTER 524A. PUBLIC EDUCATION ON HEALTH COVERAGE

Sec. 524A.001. BIENNIAL HEALTH COVERAGE REFERENCE GUIDE.

(a) The department shall consult with the Health and Human Services Commission to develop a biennial reference guide designed to educate the public about health coverage in this state.

(b) The reference guide must 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 may 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:

(A) an explanation of discount cards and other

1 noninsurance health coverage products and a comparison of those
2 products to health insurance;

3 (B) an explanation and comparison of common types
4 of short-term or disease-specific health coverage;

5 (C) an explanation and comparison of preferred
6 provider benefit plans, exclusive provider benefit plans, health
7 maintenance organizations, and point-of-service plans;

8 (D) an explanation of provider networks and the
9 differences between in-network providers and out-of-network
10 providers;

11 (E) an explanation of the Affordable Care Act
12 marketplace plan categories of bronze, silver, gold, and platinum;

13 (F) an explanation of the out-of-pocket costs of
14 health coverage, including premiums, deductibles, copayments, and
15 coinsurance; and

16 (G) information on how to recognize health
17 coverage scams;

18 (6) an explanation of the effect of the Consolidated
19 Omnibus Budget Reconciliation Act of 1985 (Pub. L. No. 99-272) on
20 consumers' health coverage;

21 (7) a basic overview of federal, state, and local
22 programs that may assist consumers to obtain health care services;

23 (8) methods for a consumer to resolve disputes with a
24 health coverage issuer or administrator;

25 (9) methods to seek assistance from the department for
26 a complaint regarding a health coverage plan or product; and

27 (10) the areas of health coverage regulated by the

1 department and those regulated by federal law, including the
2 Employee Retirement Income Security Act of 1974 (29 U.S.C. Section
3 1001 et seq.).

4 (c) The department shall publish the reference guide
5 developed under this section on the department's Internet website
6 and in a printed form available to the public on request.

7 SECTION 2. The Texas Department of Insurance shall publish
8 the first biennial reference guide under Section 524A.001,
9 Insurance Code, as added by this Act, not later than January 1,
10 2026.

11 SECTION 3. This Act takes effect September 1, 2025.