

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 develop and publish on the department's Internet website a biennial reference guide designed to educate the public about health coverage in this state. The department shall also publish the guide in a printed form available to the public on request.

(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;

- 1 (5) a health coverage shopping guide that includes:
- 2 (A) an explanation of discount cards, health care
3 sharing ministries, and other non-insurance health coverage
4 products and a comparison of those products to health insurance;
- 5 (B) an explanation and comparison of common types
6 of short-term or disease-specific health coverage;
- 7 (C) an explanation and comparison of preferred
8 provider benefit plans, exclusive provider benefit plans, health
9 maintenance organizations, and point-of-service plans;
- 10 (D) an explanation of provider networks and the
11 differences between in-network providers and out-of-network
12 providers;
- 13 (E) an explanation of the Affordable Care Act
14 marketplace plan categories of bronze, silver, gold, and platinum;
- 15 (F) an explanation of the out-of-pocket costs of
16 health coverage, including premiums, deductibles, copayments, and
17 coinsurance; and
- 18 (G) information on how to recognize health
19 coverage scams;
- 20 (6) an explanation of the effect of the Consolidated
21 Omnibus Budget Reconciliation Act of 1985 (Pub. L. No. 99-272) on
22 consumers' health coverage;
- 23 (7) a basic overview of federal, state, and local
24 programs that may assist consumers to obtain health care services;
- 25 (8) methods for a consumer to resolve disputes with a
26 health coverage issuer or administrator;
- 27 (9) methods to seek assistance from the department for

1 a complaint regarding a health coverage plan or product; and
2 (10) the areas of health coverage regulated by the
3 department and those regulated by federal law, including the
4 Employee Retirement Income Security Act of 1974 (29 U.S.C. Section
5 1001 et seq.).

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

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