

HB 99 -- Health Insurance Providers

Sponsor: White

This bill requires a health carrier to provide each contracted health care provider, including a licensed pharmacy and home health agency, Internet access to the carrier's standard fee schedule, specific to the provider's geographic area, that reflects the current payment rates for all goods and services. All contracted providers in the geographic area must be paid at those rates with specified exceptions. The fee schedule cannot include a rate for a specific good or service that is less than the lowest contracted rate for a specific good or service in a geographic area if all of the providers in the area have different individually contracted rates. A health carrier cannot refuse to contract with any Missouri provider who is located within the geographic coverage area of the health benefit plan and is willing to meet the terms and conditions for participation in the health benefit plan if the provider is willing to be paid a reimbursement rate equal to 99% of the specified standard rates.

Every health care provider who refers a patient to a medical facility for health care services must fully inform the patient of every medical facility within the health carrier's or health benefit plan's provider network at which the provider has privileges to provide the services for which the patient is being referred and which are medically appropriate. A health care provider must fully inform an uninsured patient of every medical facility at which the provider has privileges to provide the services for which the patient is being referred and which are medically appropriate. A health care provider must provide the health care services at the medical facility of the patient's choosing.

If the medical facility referred to and selected by a patient is in the provider network and is medically appropriate for the health care service to be provided, no referral by a provider or selection of a facility by a patient can be required or otherwise be restricted by the health carrier or plan. A carrier or plan cannot discriminate between all medically appropriate facilities regarding benefit coverage or reimbursement for provider services for the same health care service.

A health care provider, health carrier, or health benefit plan will be subject to licensure sanction for failure to comply with the provisions of the bill.