

HCS HB 405 -- FREEDOM TO CHOOSE HEALTHCARE ACT

SPONSOR: Messenger

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Health and Mental Health Policy by a vote of 17 to 0.

This bill establishes the "Missouri Freedom to Choose Health Care Act" and requires health carriers to annually submit a list of their medicare rates or capitated rates for covered services to the Department of Insurance, Financial Institutions, and Professional Registration who shall post the information on the department's website.

Health carriers are required to contract with any Missouri provider who is willing to meet the terms and conditions established for such health benefit plan, including the Medicare program.

Health care providers are required to provide every patient with information on every medical facility the provider has privileges at and shall provide the services at the medical facility of the patient's choosing.

Any health carrier authorizing a claim for reimbursement for a health care service provided shall make full payment on such claim. A health carrier shall not authorize payment for health care services in this state and then refuse to pay for such services or refuse to pay the full amount that it authorized.

The provisions of this bill do not apply to voluntary insurance products or to the MO HealthNet program.

This bill is similar to HB 2136 (2018) and HCS HB 388 (2017).

PROPOSERS: Supporters say that the bill will require health carriers to contract with any willing provider which will help the consumer to get better service at a cheaper cost.

Testifying for the bill were Representative Messenger and Wayne Lee.

OPPOSERS: Those who oppose the bill say that this bill removes the benefits of negotiation and drives prices up for everyone.

Testifying against the bill were Missouri Insurance Coalition, America's Health Insurance Plans; and Michael Hely, St. Louis Area Business Health Coalition.