

HB 405 -- MISSOURI FREEDOM TO CHOOSE HEALTH CARE ACT

SPONSOR: Messenger

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 MO HealthNet and Medicare programs.

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.

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