

SENATE FLOOR VERSION
March 6, 2025
AS AMENDED

SENATE BILL NO. 515

By: Frix, Bullard, Jett,
Bergstrom, Grellner, and
Murdock of the Senate

and

Schreiber of the House

An Act relating to health insurance; authorizing health care provider to accept certain payments; requiring application of certain charge to deductible and maximum out-of-pocket expense; requiring health benefit plan to establish certain procedure and identify necessary documentation; requiring certain information to be accessible on certain website; prohibiting waiver of certain requirements; providing for codification; and providing an effective date.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

SECTION 1. NEW LAW A new section of law to be codified

18 in the Oklahoma Statutes as Section 6046 of Title 36, unless there
19 is created a duplication in numbering, reads as follows:

A. A health care provider **may not be prohibited by a health**

21 **benefit plan from accepting** directly from an enrollee full payment
22 for a health care service in lieu of submitting a claim to the
23 enrollee's health benefit plan. A health care provider's discounted

1 cash price for services rendered shall be considered full payment
2 for purposes of this section.

3 B. An enrollee's health benefit plan shall apply the charge for
4 a health care service for which a health care provider accepts a
5 payment described in subsection A of this section from an enrollee
6 toward the enrollee's deductible and annual maximum out-of-pocket
7 expense if the service is a medically necessary covered service
8 under the plan. Payments for uncovered services shall be ineligible
9 for application toward an enrollee's deductible and annual maximum
10 out-of-pocket expense.

11 C. The enrollee's health benefit plan shall:

12 1. Establish a procedure by which an enrollee may claim credit
13 for any expense under subsection B of this section; and
14 2. Identify documentation necessary to support a claim for a
15 credit under subsection B of this section.

16 D. Information about the procedure and documentation described
17 in subsection C of this section shall be readily accessible to the
18 enrollee on the health benefit plan's website.

19 E. The requirements of this section shall not be waived,
20 voided, or nullified by contract.

21 SECTION 2. This act shall become effective November 1, 2025.
22 COMMITTEE REPORT BY: COMMITTEE ON BUSINESS AND INSURANCE
23 March 6, 2025 - DO PASS AS AMENDED