Senate Bill 81

By: Senators Hudgens of the 47th, Carter of the 13th, Kemp of the 46th, Grant of the 25th and Meyer von Bremen of the 12th

## AS PASSED SENATE

## A BILL TO BE ENTITLED AN ACT

- 1 To amend Article 2 of Chapter 1 of Title 31 of the Official Code of Georgia Annotated,
- 2 known as the "Patient Access to Eye Care Act" and further relating to the blindness
- 3 education, screening, and treatment program, and Article 1 of Chapter 24 of Title 33 of the
- 4 Official Code of Georgia Annotated, relating to insurance generally, so as to recodify the
- 5 provisions relating to patient access to eye care as a portion of Title 33, the "Georgia
- 6 Insurance Code"; to provide for enforcement by the Commissioner of Insurance and the
- 7 powers of the Commissioner related thereto; to repeal conflicting laws; and for other
- 8 purposes.

## 9 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

- 11 Article 2 of Chapter 1 of Title 31 of the Official Code of Georgia Annotated, known as the
- 12 "Patient Access to Eye Care Act" and further relating to the blindness education, screening,
- and treatment program, is amended by striking Code Sections 31-1-20, 31-1-21, and 31-1-22,
- 14 relating to a short title, definitions, and health care insurers providing benefit plans including
- 15 eye care, and inserting in their place the following:
- 16 "31-1-20.
- 17 This article shall be known and may be cited as the 'Patient Access to Eye Care Act.'
- 18 <u>Reserved.</u>
- 19 31-1-21.
- 20 As used in this article, the term:
- 21 (1) 'Covered person' means an individual enrolled in a health benefit plan or an eligible
- 22 dependent thereof.
- 23 (2) 'Covered services' means those health care services which a health care insurer is
- 24 <u>obligated to pay for or provide to a covered person under a health benefit plan.</u>

1 (3) 'Eye care' shall mean those health care services and materials related to the care of 2 the eye and related structures and vision care services which a health care insurer is

- 3 obligated to pay for or provide to covered persons under the health benefit plan.
- 4 (4) 'Health benefit plan' means any public or private health plan, program, policy, or
- 5 agreement implemented in this state which provides health benefits to covered persons,
- 6 including but not limited to payment and reimbursement for health care services.
- 7 (5) 'Health care insurer' means an entity, including but not limited to insurance
- 8 companies, hospital service nonprofit corporations, nonprofit medical service
- 9 corporations, health care corporations, health maintenance organizations, and preferred
- 10 provider organizations, authorized by the state to offer or provide health benefit plans,
- programs, policies, subscriber contracts, or any other agreements of a similar nature
- 12 which compensate or indemnify health care providers for furnishing health care services.
- 13 Reserved.
- 14 31-1-22.
- 15 (a) A health care insurer providing a health benefit plan which includes eye care benefits
- 16 shall:
- 17 (1) Not set professional fees or reimbursement for the same eye care services as defined
- by established current procedural terminology codes in a manner that discriminates
- 19 against an individual eye care provider or a class of eye care providers;
- 20 (1.1) Not preclude a covered person who seeks eye care from obtaining such service
- 21 directly from a provider on the health benefit plan provider panel who is licensed to
- 22 provide eye care;
- 23 (2) Not promote or recommend any class of providers to the detriment of any other class
- 24 of providers for the same eye care service;
- 25 (3) Ensure that all eye care providers on a health benefit plan provider panel are included
- on any publicly accessible list of participating providers for the plan;
- 27 (4) Allow each eye care provider on a health benefit plan provider panel, without
- 28 discrimination between classes of eye care providers, to furnish covered eye care services
- 29 to covered persons to the extent permitted by such provider's licensure;
- 30 (5) Not require any eye care provider to hold hospital privileges or impose any other
- 31 condition or restriction for initial admittance to a provider panel not necessary for the
- delivery of eye care upon such providers which would have the effect of excluding an
- 33 individual eye care provider or class of eye care providers from participation on the
- 34 health benefit plan; and
- 35 (6) Include optometrists and ophthalmologists on the health benefit plan provider panel
- in a manner that ensures plan enrollees timely access and geographic access.

1 (b) Nothing in this Code section shall preclude a covered person from receiving eye care

- 2 or other covered services from the covered person's personal physician in accordance with
- 3 the terms of the health benefit plan.
- 4 (c) A person adversely affected by a violation of this Code section by a health care insurer
- 5 may bring an action in a court of competent jurisdiction for injunctive relief against such
- 6 insurer and, upon prevailing, in addition to any injunctive relief that may be granted, shall
- 7 recover from such insurer damages of not more than \$100.00 and attorney's fees and costs.
- 8 (d) Nothing in this Code section requires a health benefit plan to include eye care benefits.
- 9 Reserved."

## SECTION 2.

- 11 Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
- 12 insurance generally, is amended by adding at the end thereof a new Code Section
- 13 33-24-59.12 to read as follows:
- 14 "33-24-59.12.
- 15 (a) This Code section shall be known and may be cited as the 'Patient Access to Eye Care
- 16 Act.'
- 17 (b) As used in this Code section, the term:
- 18 (1) 'Covered person' means an individual enrolled in a health benefit plan or an eligible
- dependent thereof.
- 20 (2) 'Covered services' means those health care services which a health care insurer is
- obligated to pay for or provide to a covered person under a health benefit plan.
- 22 (3) 'Eye care' means those health care services and materials related to the care of the eye
- and related structures and vision care services which a health care insurer is obligated to
- pay for or provide to covered persons under the health benefit plan.
- 25 (4) 'Health benefit plan' means any public or private health plan, program, policy, or
- agreement implemented in this state which provides health benefits to covered persons,
- including but not limited to payment and reimbursement for health care services.
- 28 (5) 'Health care insurer' means an entity, including but not limited to insurance
- 29 companies, hospital service nonprofit corporations, nonprofit medical service
- 30 corporations, health care corporations, health maintenance organizations, and preferred
- provider organizations, authorized by the state to offer or provide health benefit plans,
- programs, policies, subscriber contracts, or any other agreements of a similar nature
- which compensate or indemnify health care providers for furnishing health care services.
- 34 (c) A health care insurer providing a health benefit plan which includes eye care benefits
- 35 shall:

1 (1) Not set professional fees or reimbursement for the same eye care services as defined

- 2 by established current procedural terminology codes in a manner that discriminates
- against an individual eye care provider or a class of eye care providers;
- 4 (2) Not preclude a covered person who seeks eye care from obtaining such service
- 5 directly from a provider on the health benefit plan provider panel who is licensed to
- 6 provide eye care;
- 7 (3) Not promote or recommend any class of providers to the detriment of any other class
- 8 of providers for the same eye care service;
- 9 (4) Ensure that all eye care providers on a health benefit plan provider panel are included
- on any publicly accessible list of participating providers for the plan;
- 11 (5) Allow each eye care provider on a health benefit plan provider panel, without
- discrimination between classes of eye care providers, to furnish covered eye care services
- to covered persons to the extent permitted by such provider's licensure;
- 14 (6) Not require any eye care provider to hold hospital privileges or impose any other
- 15 condition or restriction for initial admittance to a provider panel not necessary for the
- delivery of eye care upon such providers which would have the effect of excluding an
- individual eye care provider or class of eye care providers from participation on the
- health benefit plan; and
- 19 (7) Include optometrists and ophthalmologists on the health benefit plan provider panel
- in a manner that ensures plan enrollees timely access and geographic access.
- 21 (d) Nothing in this Code section shall preclude a covered person from receiving eye care
- or other covered services from the covered person's personal physician in accordance with
- the terms of the health benefit plan.
- 24 (e) A person adversely affected by a violation of this Code section by a health care insurer
- 25 may bring an action in a court of competent jurisdiction for injunctive relief against such
- insurer and, upon prevailing, in addition to any injunctive relief that may be granted, shall
- 27 recover from such insurer damages of not more than \$100.00 and attorney's fees and costs.
- 28 (f) Nothing in this Code section requires a health benefit plan to include eye care benefits.
- 29 (g) The Commissioner is authorized to enforce this Code section and, in doing so, to
- 30 exercise the powers granted to the Commissioner by Code Section 33-2-24 and any other
- 31 provisions of this title."

32 SECTION 3.

33 All laws and parts of laws in conflict with this Act are repealed.