

House Bill 1278

By: Representatives Ralston of the 7th, Casas of the 103rd, Davis of the 109th, Meadows of the 5th, and Bearden of the 68th

A BILL TO BE ENTITLED
AN ACT

1 To amend Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated,
2 relating to general provisions for insurance, so as to authorize any health care insurer to offer
3 health benefit plans that are not subject to limitations on level of reimbursement for
4 contracted or noncontracted health care providers; to provide for related matters; to repeal
5 conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

7 **SECTION 1.**

8 Article 1 of Chapter 24 of Title 33 of the Official Code of Georgia Annotated, relating to
9 general provisions for insurance, is amended by adding a new Code section to read as
10 follows:

11 "33-24-59.13.

12 (a) Any health care insurer may offer, as an option, one or more individual or group health
13 benefit plans utilizing a preferred provider arrangement that is not subject to paragraph (3)
14 or (4) of subsection (b) of Code Section 33-30-23 or any other law or restriction that
15 prescribes or limits the level of reimbursement for contracted health care providers or
16 noncontracted health care providers, including any deductibles, copayments, coinsurance,
17 or other cost-sharing provisions.

18 (b) A health insurer shall continue to provide any benefit that is required to be covered in
19 an accident and sickness insurance policy by state or federal law.

20 (c) Any individual or group health benefit plan offered pursuant to this Code section shall
21 disclose the differences in benefit levels for health care services of preferred providers and
22 benefit levels for health care services of nonpreferred providers pursuant to paragraph (2)
23 of Code Section 33-30-24."

24 **SECTION 2.**

25 All laws and parts of laws in conflict with this Act are repealed.