

The Senate Committee on Insurance and Labor offered the following substitute to SB 302:

A BILL TO BE ENTITLED
AN ACT

1 To amend Title 33 of the Official Code of Georgia Annotated, relating to insurance, so as to
2 require health carriers to maintain accurate provider directories; to provide for definitions;
3 to provide for electronic and printed provider directories; to require certain information in
4 provider directories; to grant enforcement authority to the Commissioner; to provide for
5 related matters; to provide for a short title; to provide for an exemption; to repeal conflicting
6 laws; and for other purposes.

7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

8 **SECTION 1.**

9 This Act shall be known and may be cited as the "Provider Directory Improvement Act."

10 **SECTION 2.**

11 Title 33 of the Official Code of Georgia Annotated, relating to insurance, is amended by
12 adding a new chapter to read as follows:

13 "CHAPTER 20C

14 33-20C-1.

15 As used in this chapter, the term:

16 (1) 'Covered person' means a policyholder, subscriber, enrollee or other individual
17 participating in a health benefit plan.

18 (2) 'Facility' means an institution providing physical, mental, or behavioral health care
19 services or a health care setting, including, but not limited to, hospitals; licensed inpatient
20 centers; ambulatory surgical centers; skilled nursing facilities; residential treatment
21 centers; diagnostic, treatment, or rehabilitation centers; imaging centers; and
22 rehabilitation and other therapeutic health settings.

23 (3) 'Health benefit plan' means a policy, contract, certificate, or agreement entered into,
24 offered by, or issued by a health carrier to provide, deliver, arrange for, pay for, or
25 reimburse any of the costs of health care services, including a standalone dental plan.

26 (4) 'Health care professional' means a physician or other health care practitioner licensed,
27 accredited, or certified to perform specified physical, mental, or behavioral health care
28 services consistent with his or her scope of practice under state law.

29 (5) 'Health care provider' or 'provider' means a health care professional, pharmacy, or
30 facility.

31 (6) 'Health care services' means services for the diagnosis, prevention, treatment, cure,
32 or relief of a physical, mental, or behavioral health condition, illness, injury, or disease,
33 including mental health and substance abuse disorders.

34 (7) 'Health carrier' means an entity subject to the insurance laws and regulations of this
35 state, or subject to the jurisdiction of the Commissioner, that contracts, offers to contract,
36 or enters into an agreement to provide, deliver, arrange for, pay for, or reimburse any of
37 the costs of health care services, including a sickness and accident health insurance
38 company, a health maintenance organization, a nonprofit hospital and health service
39 corporation, or any other entity providing a health insurance plan, a health benefit plan,
40 or health care services.

41 (8) 'Network' means the group or groups of participating health care providers providing
42 services under a network plan.

43 (9) 'Network plan' means a health benefit plan that either requires a covered person to
44 use health care providers managed by, owned by, under contract with, or employed by
45 the health carrier or that creates incentives, including financial incentives, for a covered
46 person to use such health care providers.

47 (10) 'Standalone dental plan' means a plan that provides coverage substantially all of
48 which is for treatment of the mouth, including any organ or structure within the mouth,
49 which is provided under a separate policy, certificate, or contract of insurance or is
50 otherwise not an integral part of a group benefit plan.

51 33-20C-2.

52 (a)(1) A health carrier shall post on its website a current and accurate electronic provider
53 directory for each of its network plans with the information described in Code Section
54 33-20C-4. Such online provider directory shall be easily accessible in a standardized,
55 downloadable, searchable, and machine readable format.

56 (2) In making the provider directory available online, the health carrier shall ensure that
57 the general public is able to view all of the current providers for a network plan through

58 a clearly identifiable link or tab and without creating or accessing an account or entering
 59 a policy or contract number.

60 (3) The health carrier shall update each network plan on the online provider directory no
 61 less than every 30 days.

62 (b) A health carrier shall provide a print copy of a current provider directory, or a print
 63 copy of the requested directory information, with the information described in Code
 64 Section 33-20C-5 upon request by a covered person or a prospective covered person.

65 (c) For each network plan, a health carrier shall include in plain language, in both the
 66 online and print directory, the following general information:

67 (1) A description of the criteria the health carrier has used to build its provider network;

68 (2) If applicable, a description of the criteria the health carrier has used to tier providers;

69 (3) If applicable, how the health carrier designates the different provider tiers or levels,
 70 such as by name, symbols, or grouping, in the network and for each specific provider in
 71 the network, which tier each is placed in order for a covered person or a prospective
 72 covered person to be able to identify the provider tier; and

73 (4) If applicable, a notice that authorization or referral may be required to access some
 74 providers.

75 (d) The health carrier shall make clear for both its online and print directories the provider
 76 directory that applies to each network plan by identifying the specific name of the network
 77 plan as marketed and issued in this state.

78 (e) The health carrier shall make available through its online and print directories the
 79 source of the information required pursuant to Code Sections 33-20C-4 and 33-20C-5
 80 pertaining to each health care provider and any limitations, if applicable.

81 (f) Provider directories, whether in electronic or print format, shall be accessible to
 82 individuals with disabilities and individuals with limited English proficiency as defined in
 83 45 C.F.R. Section 92.201 and 45 C.F.R. Section 155.205(c).

84 33-20C-3.

85 (a) The health carrier shall include in both its online and print directories a clearly
 86 identifiable telephone number and either a dedicated email address or a link to a dedicated
 87 webpage that covered persons or the general public may use to report to the health carrier
 88 inaccurate information listed in the provider directory. Whenever a health carrier receives
 89 such a report, it shall promptly investigate such report and no later than 30 days following
 90 receipt of such report either verify the accuracy of the information or update the
 91 information, as applicable.

92 (b)(1) A health carrier shall take appropriate steps to ensure the accuracy of the
 93 information concerning each provider listed in the carrier's provider directory and shall,

94 no later than November 1, 2016, review and update the entire provider directory for each
95 network plan offered. Thereafter, the health carrier shall, at least annually, audit at least
96 a reasonable sample size of its provider directories for accuracy, retain documentation of
97 such an audit to be made available to the Commissioner upon request, and based on the
98 results of such an audit, verify the accuracy of the information or update the information,
99 if applicable.

100 (2) The health carrier shall notify any provider in its network that has not submitted
101 claims to the health carrier or otherwise communicated intent to continue participation
102 in the carrier's network within a 12 month period. Such notice shall be accomplished in
103 accordance with provisions of the contract entered into between the health carrier and the
104 provider regarding notice, if applicable. If the health carrier does not receive a response
105 from the provider within 30 days of such notification confirming that the information
106 regarding the provider is current and accurate or, as an alternative, updating any
107 information, the health carrier shall remove the provider from the provider directory;
108 provided, however, that prior to removal, the health carrier may use any other available
109 information or means to determine if the provider is still participating in the health
110 carrier's network, including any means delineated in the contract entered into between the
111 health carrier and the provider.

112 (c) The health carrier shall report to the Commissioner, in accordance with timeframes and
113 requirements established by the Commissioner:

114 (1) The number of reports received pursuant to subsection (a) of this Code section, the
115 timeliness of the carrier's response, and the corrective actions taken; and

116 (2) All auditing reports conducted by the health carrier pursuant to subsection (b) of this
117 Code section.

118 (d) In circumstances where the Commissioner finds that a covered person reasonably
119 relied upon materially inaccurate information contained in a health carrier's provider
120 directory, the Commissioner may require the health carrier to provide coverage for all
121 covered health care services provided to the covered person and to reimburse the covered
122 person for any amount that he or she would have paid, had the services been delivered by
123 an in-network provider under the health carrier's network plan; provided, however, that the
124 Commissioner shall take into consideration that health carriers are relying on health care
125 providers to report changes to their information prior to requiring any reimbursement to a
126 covered person. Prior to requiring reimbursement in these circumstances, the
127 Commissioner shall conclude that the services received by the health carrier were covered
128 services under the covered person's network plan. In such circumstances, the fact that the
129 services were rendered or delivered by a noncontracting or out-of-network provider shall
130 not be used as a basis to deny reimbursement to the covered person.

131 33-20C-4.

132 (a) The health carrier shall make available through an online provider directory, for each
133 network plan, the following information, in a searchable format:

134 (1) For health care professionals:

135 (A) Name;

136 (B) Gender;

137 (C) Contact information;

138 (D) Participating office location or locations;

139 (E) Specialty, if applicable;

140 (F) Board certifications, if applicable;

141 (G) Medical group affiliations, if applicable;

142 (H) Participating facility affiliations, if applicable;

143 (I) Languages spoken other than English by the health care professional or clinical
144 staff, if applicable;

145 (J) Tier; and

146 (K) Whether they are accepting new patients;

147 (2) For hospitals:

148 (A) Hospital name;

149 (B) Hospital type, such as acute, rehabilitation, children's, or cancer;

150 (C) Participating hospital location;

151 (D) Hospital accreditation status; and

152 (E) Telephone number; and

153 (3) For facilities other than hospitals:

154 (A) Facility name;

155 (B) Facility type;

156 (C) Types of services performed;

157 (D) Participating facility location or locations; and

158 (E) Telephone number.

159 (b) Paragraphs (2) and (3) of subsection (a) of this Code section shall not apply to
160 standalone dental plans.

161 33-20C-5.

162 (a) The health carrier shall make available in print, upon request, the following provider
163 directory information for the applicable network plan:

164 (1) For health care professionals:

165 (A) Name;

166 (B) Contact information;

- 167 (C) Participating office location or locations;
 168 (D) Specialty, if applicable;
 169 (E) Languages spoken other than English, if applicable; and
 170 (F) Whether accepting new patients;
 171 (2) For hospitals:
 172 (A) Hospital name;
 173 (B) Hospital type, such as acute, rehabilitation, children's, or cancer; and
 174 (C) Participating hospital location and telephone number; and
 175 (3) For facilities other than hospitals:
 176 (A) Facility name;
 177 (B) Facility type;
 178 (C) Types of services performed; and
 179 (D) Participating facility location or locations and telephone number.
 180 (b) The health carrier shall include a disclosure in the print directory that the information
 181 in subsection (a) of this Code section and included in the directory is accurate as of the date
 182 of printing and that covered persons or prospective covered persons should consult the
 183 carrier's electronic provider directory on its website or call a specified customer service
 184 telephone number to obtain current provider directory information.

185 33-20C-6.

186 This chapter shall not apply to the provision of health care services pursuant to a contract
 187 entered into by a health carrier and the Department of Community Health for recipients of
 188 Medicaid or PeachCare for Kids and which are not under the jurisdiction of the Department
 189 of Insurance.

190 33-20C-7.

191 The Commissioner is authorized to enforce this part and, in doing so, to exercise the
 192 powers granted to the Commissioner by Code Section 33-2-24 and any other provisions of
 193 this title."

194 **SECTION 3.**

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