

Senate Bill 43

By: Senators Brass of the 28th, Mullis of the 53rd, Miller of the 49th, Albers of the 56th,
Ginn of the 47th and others

A BILL TO BE ENTITLED
AN ACT

1 To amend Code Section 33-6-4 of the Official Code of Georgia Annotated, relating to the
2 enumeration of unfair methods of competition and unfair or deceptive acts or practices and
3 penalty, so as to provide that certain actions by health care insurers offering eye care benefit
4 plans constitute unfair trade practices; to provide for definitions; to provide for a short title;
5 to provide for related matters; to repeal conflicting laws; and for other purposes.

6 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA

7 **SECTION 1.**

8 This Act shall be known and may be cited as the "Noncovered Eye Care Services Act."

9 **SECTION 2.**

10 Code Section 33-6-4 of the Official Code of Georgia Annotated, relating to the enumeration
11 of unfair methods of competition and unfair or deceptive acts or practices and penalty, is
12 amended by deleting "or" at the end of paragraph (14.2) and by adding a new paragraph to
13 read as follows:

14 “(14.3)(A) As used in this paragraph:

15 (i) 'Covered eye care services' means those health care services and materials related
16 to the care of the eye and related structures and vision care services for which a health
17 care insurer is obligated to pay for or provide to covered persons under an eye care
18 benefit plan, which includes services for which reimbursement is available under such
19 plan, or for which reimbursement would be available but for the application of
20 contractual limitations such as deductibles, copayments, coinsurance, waiting periods,
21 annual or lifetime maximums, frequency limitations, alternative benefit payments, or
22 any other limitation.

23 (ii) 'Covered person' means any subscriber, enrollee, member, beneficiary, or
24 participant, or his or her dependent, for whom benefits are payable when such person
25 receives eye care services rendered or authorized by an optometrist licensed under
26 Chapter 30 of Title 43.

27 (iii) 'Eye care benefit plan' means any individual or group plan, policy contract, or
28 subscription agreement which includes or is for eye care services that is issued,
29 delivered, issued for delivery, or renewed in this state whether by a health care
30 insurer, health maintenance organization, preferred provider organization, accident
31 and sickness insurer, fraternal benefit society, nonprofit hospital service corporation,
32 nonprofit medical or eye care service corporation, health care plan, or any other
33 person, firm, corporation, joint venture, or other similar business entity that pays for,
34 purchases, or furnishes eye care services to patients, insureds, beneficiaries, or
35 covered dependents in this state.

36 (iv) 'Health care insurer' or 'insurer' means an entity, including but not limited to
37 insurance companies, health care corporations, health maintenance organizations, and
38 preferred provider organizations, authorized by the state to offer or provide health
39 benefit plans, eye care benefit plans, programs, policies, subscriber contracts, or any

40 other agreements of a similar nature which compensate or indemnify health care
41 providers for furnishing covered eye care or other health care services.

42 (B) No insurer shall require an optometrist to accept as payment an amount set by such
43 insurer for services that are not covered eye care services under the covered person's
44 eye care benefit plan.

45 (C) No insurer or other person acting as a third-party administrator shall procure
46 providers for any eye care benefit plan that sets optometrist fees for any services except
47 covered eye care services.

48 (D) No insurer shall draft, publish, disseminate, or circulate any explanations of benefit
49 forms that include language that directly or indirectly states or implies that an
50 optometrist may or should extend discounts to patients for noncovered eye care
51 services.

52 (E) No insurer shall require or encourage an optometrist within its provider network
53 to extend any discounts on services that are not covered eye care services; or"

54 **SECTION 2.**

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