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Senate Bill 566

By: Senators Burke of the 11th, Hufstetler of the 52nd, Watson of the 1st, Kirkpatrick of the 32nd, Dugan of the 30th and others

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 clarify that, under the Surprise Billing Consumer Protection Act, a medical or traumatic condition, sickness, or injury includes a mental health condition or substance use disorder and that emergency medical services include post-stabilization services; to clarify that such Act shall not affect a covered person's financial responsibilities or a nonparticipating facility's rights with respect to nonemergency medical services received from a nonparticipating facility; to clarify that, for preferred provider arrangements under group or blanket accident and sickness insurance, emergency services or emergency care include health care services that are provided for a mental health condition or substance use disorder and include post-stabilization health care services; to provide for related matters; to provide for an effective date and applicability; to repeal conflicting laws; and for other purposes.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

SECTION 1.

- 14 Title 33 of the Official Code of Georgia Annotated, relating to insurance, is amended by
- 15 revising paragraph (5) of subsection (b) of Code Section 33-20E-2, relating to application to
- 16 insurers and definitions regarding surprise billing, as follows:

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7(5) 'Emergency medical services' means medical services rendered after the recent onset
of for a medical or traumatic condition, sickness, or injury, including a mental health
condition or substance use disorder, in which a person is exhibiting acute symptoms of
sufficient severity, including, but not limited to, severe pain, that would lead a prudent
layperson possessing an average knowledge of medicine and health to believe that his or
her condition, sickness, or injury is of such a nature that failure to obtain immediate
medical care could result in:

- (A) Placing the patient's health in serious jeopardy;
- 25 (B) Serious impairment to bodily functions; or
- 26 (C) Serious dysfunction of any bodily organ or part,
- and all medical services rendered after the patient is stabilized and as part of the same
- 28 <u>hospital visit or admission in which such condition, sickness, or injury was treated.</u>"

SECTION 2.

- 30 Said title is further amended by adding a new subsection to Code Section 33-20E-5, relating
- 31 to payment for nonemergency medical services under the Surprise Billing Consumer
- 32 Protection Act, to read as follows:

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- 33 "(e) Notwithstanding any other law or regulation to the contrary, nothing in this chapter
- 34 or any other law or regulation shall affect a covered person's financial responsibilities or
- 35 <u>a nonparticipating facility's rights with respect to nonemergency medical services received</u>
- 36 from a nonparticipating facility."

SECTION 3.

- 38 Said title is further amended by revising paragraph (1) of Code Section 33-30-22, relating
- 39 to definitions regarding preferred provider arrangements under group or blanket accident and
- 40 sickness insurance, as follows:

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7(1) 'Emergency services' or 'emergency care' means those health care services that are provided for a condition of recent onset and, including but not limited to a mental health condition or substance use disorder, in which a person is exhibiting acute symptoms of sufficient severity, including, but not limited to, severe pain, that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that his or her condition, sickness, or injury is of such a nature that failure to obtain immediate medical care could result in:

- 48 (A) Placing the patient's health in serious jeopardy;
- 49 (B) Serious impairment to bodily functions; or
- 50 (C) Serious dysfunction of any bodily organ or part,
- and all health care services provided after the patient is stabilized and as part of the same
- 52 <u>hospital visit or admission in which such condition, sickness, or injury was treated.</u>"

SECTION 4.

- 54 This Act shall become effective July 1, 2022, and shall apply to all policies or contracts
- 55 issued, delivered, issued for delivery, or renewed in this state on or after such date.

56 SECTION 5.

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