

Session 125 - (2023-2024)

S 0175 General Bill, By Climer

Summary: Accident and health insurance

A BILL TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY AMENDING CHAPTER 71 OF TITLE 38, RELATING TO ACCIDENT AND HEALTH INSURANCE; BY ADDING SECTION 38-71-1610 SO AS TO DEFINE NECESSARY TERMS; BY ADDING SECTION 38-71-1620 SO AS TO REQUIRE INSURANCE CARRIERS THAT PLAN TO OFFER A PROGRAM PURSUANT TO ARTICLE 16 MUST FIRST FILE A DESCRIPTION OF THE THEIR PROGRAM WITH THE DEPARTMENT; BY ADDING SECTION 38-71-1630 SO AS TO PROVIDE THAT CARRIERS MUST MAKE A PROGRAM AVAILABLE AS A COMPONENT OF ALL HEALTH PLANS OFFERED BY THE CARRIER IN THIS STATE; BY ADDING SECTION 38-71-1640 SO AS TO PROVIDE THAT THE PROGRAM SHALL PROVIDE INCENTIVES FROM PROVIDERS THAT CHARGE LESS THAN THE AVERAGE PRICE PAID BY THE CARRIER FOR THE SHOPPABLE HEALTH CARE SERVICE AND TO PROVIDE THAT ENROLLEES MUST SHARE IN THE SAVED COSTS; BY ADDING SECTION 38-71-1650 SO AS TO PROVIDE THAT IF AN ENROLLEE ELECTS TO RECEIVE A SHOPPABLE HEALTH CARE SERVICE FROM AN OUT-OF-NETWORK PROVIDER THAT RESULTS OR WOULD OTHERWISE RESULT IN A SHARED SAVINGS INCENTIVE PAYMENT, THEN A CARRIER SHALL APPLY THE AMOUNT PAID FOR THE SHOPPABLE HEALTH CARE SERVICE TOWARD THE ENROLLEE'S MEMBER COST SHARING; BY ADDING SECTION 38-71-1660 SO AS TO PROVIDE THAT A SHARED SAVINGS INCENTIVE PAYMENT MADE BY A CARRIER IN ACCORDANCE WITH THIS ACT IS NOT AN ADMINISTRATIVE EXPENSE OF THE CARRIER FOR RATE DEVELOPMENT OR RATE FILING PURPOSES; BY ADDING SECTION 38-71-1670 SO AS TO PROVIDE FOR ANNUAL REPORTING; BY ADDING SECTION 38-71-1680 SO AS TO PROVIDE THAT THE DEPARTMENT MAY ADOPT RULES AS NECESSARY TO IMPLEMENT THIS ARTICLE.

11/30/22 Senate Prefiled

11/30/22 Senate Referred to Committee on Banking and Insurance

01/10/23 Senate Introduced and read first time (Senate Journal-page 94)

01/10/23 Senate Referred to Committee on Banking and Insurance (Senate Journal-page 94)

02/08/23 Scrivener's error corrected