**South Carolina General Assembly**

126th Session, 2025-2026

**H. 3164**

**STATUS INFORMATION**

General Bill

Sponsors: Rep. Wooten

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Prefiled in the House on December 5, 2024

Currently residing in the House Committee on **Labor, Commerce and Industry**

Summary: Insurance claims

**HISTORY OF LEGISLATIVE ACTIONS**

Date Body Action Description with journal page number

12/5/2024 House Prefiled

12/5/2024 House Referred to Committee on **Labor, Commerce and Industry**

View the latest  [legislative information](https://www.scstatehouse.gov/billsearch.php?billnumbers=3164&session=126&summary=B)  at the website

**VERSIONS OF THIS BILL**

[12/05/2024](https://www.scstatehouse.gov/sess126_2025-2026/prever/3164_20241205.docx)

A bill

TO AMEND THE SOUTH CAROLINA CODE OF LAWS BY ADDING SECTION 38‑59‑235 SO AS TO PROVIDE HEALTH AND ACCIDENT INSURERS SHALL CONFIRM RECEIPT OF CERTAIN CLAIMS‑RELATED INFORMATION BY UNITED STATES MAIL, EMAIL, OR FAX UPON REQUEST AND IN A CERTAIN MANNER; TO PROVIDE THE PROVISIONS OF THIS ACT PREVAIL OVER CONFLICTING PROVISIONS IN INSURANCE POLICIES OR OTHER INSURANCE CONTRACTS; AND TO PROVIDE PENALTIES FOR NONCOMPLIANCE.

Be it enacted by the General Assembly of the State of South Carolina:

SECTION 1. Article 2, Chapter 59, Title 38 of the S.C. Code is amended by adding:

Section 38‑59‑235. (A) A health and accident insurer that requests and receives claims‑related information from one of its insureds or beneficiaries shall provide a confirmation of receipt to the insured or beneficiary in writing by United States mail, email, or fax, upon request and based on the preference of the insured or beneficiary. This confirmation must include the claim number and a confirmation number unique to that communication, and must be provided within seven days of receipt for information received by mail, facsimile, electronic transmission, or orally in person or by telephone.

(B) To the extent the provisions of this section conflict with an insurance policy or other insurance contract, the provisions of this section must prevail.

(C) Failure to comply with the provisions of this section constitutes an improper claim practice as defined in Section 38‑59‑20 and subject to penalties as provided in Section 38‑2‑10.

SECTION 2. This act takes effect upon approval by the Governor.

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