1	State of Arkansas				
2	95th General Assembly	A	Bill		
3	Regular Session, 2025			HOUSE BILL 1771	
4					
5	By: Representative Perry				
6					
7					
8		For An Act	To Be Entitled		
9	AN ACT TO AMEN	ID THE LAW C	ONCERNING DISCLOSURES T	0	
10	POLICYHOLDERS;	; TO REQUIRE	MONTHLY REPORTING BY		
11	INSURERS; AND	FOR OTHER P	URPOSES.		
12					
13					
14		Su	ıbtitle		
15	TO AMEND	THE LAW CON	CERNING DISCLOSURES		
16	TO POLICYHOLDERS; AND TO REQUIRE MONTHLY				
17	REPORTIN	G BY INSURER	S.		
18					
19	BE IT ENACTED BY THE GENER	RAL ASSEMBLY	OF THE STATE OF ARKANS	AS:	
20					
21	SECTION 1. Arkansas	3 Code § 23-	86-119 is amended to re	ad as follows:	
22	23-86-119. Disclosure to policyholders.				
23	(a) <u>(1)</u> Upon request	: from a pol	icyholder with more tha	n twenty-five	
24	(25) insured employees und	ler a compre	hensive <u>group</u> health in	surance policy,	
25	any <u>an</u> insurer issuing or	delivering	<u>a</u> group accident and he	alth insurance	
26	policies <u>policy</u> in this st	ate shall p:	rovide to the policyhol	der the following	
27	information for the most m	cecent twelv	e-month period or for t	he entire period	
28	of coverage, whichever is	shorter:			
29	<u>(A)(i)</u>	<u>A monthly p</u>	remium, claims, and enr	<u>ollment report.</u>	
30	<u>i)</u>	li) A month	ly premium, claims, and	enrollment	
31	report required under subc	<u>livision (a)</u>	(l)(A)(i) of this secti	<u>on shall include</u>	
32	without limitation:				
33		(l)<u>(a)</u>	Claims incurred Medica	<u>l claims on a</u>	
34	paid basis by month;				
35		<u>(b) Ph</u>	armacy claims on a paid	basis by month;	
36		(2)<u>(</u>c)	Premiums paid by month	; <u>and</u>	



1	(3)(d) <u>Number</u> <u>Total number</u> of insureds to			
2	include dependents enrolled members, including dependents by month; and			
3	(4) Claims exceeding ten thousand dollars			
4	(\$10,000) on any individual with diagnosis during the same period.			
5	(B)(i) A high-cost claimant report that is applicable to			
6	an enrolled member with claims exceeding ten thousand dollars (\$10,000).			
7	(ii) A high-cost claimant report required under			
8	subdivision (a)(l)(B)(i) of this section shall include for each enrolled			
9	member:			
10	(a) Current coverage status, either active or			
11	terminated;			
12	(b) Primary diagnosis;			
13	(c) Total medical claims on a paid basis by			
14	month; and			
15	(d) Total pharmacy claims on a paid basis by			
16	month.			
17	(2) A report required under subdivision (a)(1)(A)(i) or			
18	subdivision (a)(l)(B)(i) of this section shall be provided to the			
19	policyholder no later than thirty (30) days from the date of the request of			
20	the policyholder.			
21	(3) A policyholder may request reporting under this section no			
22	more frequently than on a quarterly basis.			
23	(b) This section does not require the insurer to disclose any			
24	information that is required by law to be confidential.			
25	(c) As used in this section, "enrolled member":			
26	(1) Means an insured employee under a comprehensive group health			
27	insurance policy; and			
28	(2) Includes a subscriber or a certificate holder.			
29	(d) In conformity with the Health Insurance Portability and			
30	Accountability Act of 1996, Pub. L. No. 104-191, this section does not			
31	require an insurer or health maintenance organization to disclose any claims			
32	information or data that reasonably, or by reasonable inference, may reveal			
33	the identity of an enrolled member under the standards of the Health			
34	Insurance Portability and Accountability Act of 1996, Pub. L. No. 104-191.			
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