

Hall of the House of Representatives
95th General Assembly - Regular Session, 2025
Amendment Form

Subtitle of House Bill 1295

TO CREATE THE HEALTHCARE COST-SHARING COLLECTIONS ACT.

Amendment No. 1 to House Bill 1295

Amend House Bill 1295 as originally introduced:

Delete the title in its entirety, and substitute the following:

"AN ACT TO CREATE THE HEALTHCARE COST-
SHARING COLLECTIONS TRANSPARENCY ACT; AND
FOR OTHER PURPOSES."

AND

Delete the subtitle in its entirety, and substitute the following:

"TO CREATE THE HEALTHCARE COST-SHARING
COLLECTIONS TRANSPARENCY ACT."

AND

Page 1, line 22, delete "Collections Act" and substitute "Collections
Transparency Act"

AND

Page 1, line 26, delete "Collections Act" and substitute "Collections
Transparency Act"

AND



Page 4, delete lines 13 through 36

AND

Page 5, delete lines 1 through 5, and substitute the following:

"23-99-1903. Transparency and reporting."

AND

Page 7, line 35, delete "collected, itemized" and substitute "expected to be collected by the healthcare provider, itemized"

AND

Page 8, delete lines 2 through 5, and substitute the following:

"(D) The payment made to each in-network healthcare"

AND

Page 8, line 8, delete "(F)" and substitute "(E)"

AND

Page 8, line 11, delete "(G)" and substitute "(F)"

AND

Page 8, line 14, delete "(H)" and substitute "(G)"

AND

Page 8, line 16, delete "(I)" and substitute "(H)"

AND

Page 8, line 18, delete "(J)" and substitute "(I)"

AND

Page 8, line 21, delete "(K)" and substitute "(J)"

AND

Page 8, line 24, delete "(L)" and substitute "(K)"

AND

Page 8, line 27, delete "(M)" and substitute "(L)"

AND

Page 8, line 30, delete "(N)" and substitute "(M)"

AND

Page 8, line 32, delete "(O)" and substitute "(N)"

AND

Page 8, line 33, delete "(P)" and substitute "(O)"

AND

Page 8, line 35, delete "(Q)" and substitute "(P)"

AND

Page 8, line 36, delete "(R)" and substitute "(Q)"

AND

Page 9, line 1, delete "subdivisions (c)(2)(I)-(Q)" and substitute

"subdivisions (c)(2)(H)-(P)"

AND

Page 9, delete lines 4 through 19, and substitute the following:

"23-99-1904. Prohibition on pricing increases.

(a) Before a healthcare insurer's implementation of an increase in premium rates, cost sharing, or per-member-per-month costs or payments for rates or insurance policies that are required to be reviewed by the Insurance Commissioner under §§ 23-79-109 and 23-79-110, the commissioner shall consider the following additional factors in his or her review:

(1) The extent to which the healthcare insurer's RBC level as defined in § 23-63-1302 is less than six hundred fifty percent (65%); and

(2)(A) To the extent permitted by federal law, whether the healthcare insurer's medical loss ratio is greater than eighty-five percent (85%) on clinical services and quality improvement."

AND

Page 9, line 22, delete "(b)(2)(A)" and substitute "(a)(2)(A)"

AND

Page 9, line 26, delete "23-99-1904(c)(2)(I)-(R)" and substitute "23-99-1903(c)(2)(H)-(Q)"

AND

Page 9, delete line 29, and substitute the following:

"(iv) Cost sharing.

(b) A healthcare insurer in the fully insured group market shall consider the factors in subsection (a) of this section before implementing an increased premium rate, cost sharing, or enrollee per-member-per-month fee."

AND

Page 9, line 31, delete "23-99-1906" and substitute "23-99-1905"

AND

Page 10, delete lines 3 through 11, and substitute the following:

"23-99-1906. Rules."

AND

Page 10, line 15, delete "23-99-1909" and substitute "23-99-1907"

The Amendment was read _____

By: Representative L. Johnson

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Chief Clerk