To: Insurance

By: Representative Chism

## HOUSE BILL NO. 862

AN ACT TO CREATE THE PATIENT CHOICE ACT OF 2017; TO CREATE NEW SECTION 83-41-221, MISSISSIPPI CODE OF 1972, TO PROVIDE THAT AN INSURED IS ENTITLED TO BENEFITS UNDER A HEALTH BENEFIT PLAN IF THE HEALTH BENEFIT PLAN PROVIDES FOR REIMBURSEMENT FOR THE SERVICE 5 IF PERFORMED BY A DULY LICENSED PHYSICIAN OR PODIATRIST AND THE 6 SERVICE IS SO PERFORMED; TO CREATE NEW SECTION 83-41-223, 7 MISSISSIPPI CODE OF 1972, TO PROVIDE THAT A HEALTH BENEFIT PLAN SHALL NOT DISCRIMINATE AGAINST ANY PHYSICIAN WHO IS LOCATED WITHIN 8 9 THE GEOGRAPHIC COVERAGE AREA OF THE HEALTH BENEFIT PLAN AND WHO IS 10 WILLING TO MEET THE TERMS AND CONDITIONS FOR PARTICIPATION ESTABLISHED BY THE HEALTH BENEFIT PLAN; TO CREATE NEW SECTION 11 12 83-41-225, MISSISSIPPI CODE OF 1972, TO PROVIDE THAT NOTHING IN THIS ARTICLE SHALL BE CONSTRUED TO REQUIRE OR PROHIBIT THE SAME REIMBURSEMENT TO DIFFERENT TYPES OF PHYSICIANS WHOSE LICENSED 14 1.5 SCOPE OF SPECIALTY PRACTICE DIFFERS; TO PROVIDE THAT NOTHING IN 16 THIS ARTICLE SHALL BE CONSTRUED TO REQUIRE OR PROHIBIT COVERAGE OF 17 THE SERVICES OF ANY PARTICULAR TYPE OF PROVIDER; TO CREATE NEW 18 SECTION 83-41-227, MISSISSIPPI CODE OF 1972, TO PROVIDE THAT A HEALTH BENEFIT PLAN SHALL NOT, DIRECTLY OR INDIRECTLY, PROHIBIT OR 19 20 LIMIT A PHYSICIAN THAT IS OUALIFIED UNDER THIS ARTICLE AND IS 21 WILLING TO ACCEPT THE HEALTH BENEFIT PLAN'S OPERATING TERMS AND CONDITIONS, SCHEDULE OF FEES, COVERED EXPENSES AND UTILIZATION 22 23 REGULATIONS AND QUALITY STANDARDS, FROM THE OPPORTUNITY TO 24 PARTICIPATE IN THAT PLAN; TO PROVIDE THAT NOTHING IN THIS ARTICLE 25 SHALL PREVENT A HEALTH BENEFIT PLAN FROM INSTITUTING MEASURES 26 DESIGNED TO MAINTAIN QUALITY AND TO CONTROL COSTS, INCLUDING, BUT 27 NOT LIMITED TO, THE UTILIZATION OF A GATEKEEPER SYSTEM, AS LONG AS 28 SUCH MEASURES ARE IMPOSED EQUALLY ON ALL PROVIDERS IN THE SAME 29 CLASS; TO CREATE NEW SECTION 83-41-229, MISSISSIPPI CODE OF 1972, 30 TO CLARIFY HOW THE ARTICLE SHOULD BE CONSTRUED; TO CREATE NEW 31 SECTION 83-41-231, MISSISSIPPI CODE OF 1972, TO CLARIFY THE 32 COMMISSIONER OF INSURANCE'S POWERS AND DUTIES REGARDING ARTICLE 5, 33 CHAPTER 41, TITLE 83; TO AMEND SECTIONS 83-41-203, 83-41-211, 34 83-41-213 AND 83-41-215, MISSISSIPPI CODE OF 1972, TO REVISE

- 35 CERTAIN EXISTING LAWS PROVIDING FOR CHOICE OF PRACTITIONER; AND
- 36 FOR RELATED PURPOSES.
- 37 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:
- 38 **SECTION 1.** This act shall be known and may be cited as "The
- 39 Patient Choice Act of 2017."
- 40 **SECTION 2.** The following shall be codified as Section
- 41 83-41-221, Mississippi Code of 1972:
- 42 83-41-221. (1) From and after July 1, 2017, whenever any
- 43 health benefit plan provides for reimbursement for any service
- 44 which is within the lawful scope of practice of a duly licensed
- 45 physician or podiatrist who is licensed under the Mississippi
- 46 Board of Medical Licensure, the insured or other person entitled
- 47 to benefits under such health benefit plan shall be entitled to
- 48 reimbursement for such services if performed by a duly licensed
- 49 physician or podiatrist. Any duly licensed physician or
- 50 podiatrist shall be entitled to participate in such health benefit
- 51 plan providing for reimbursement for any service which is within
- 52 the lawful scope of practice of a duly licensed physician or
- 53 podiatrist.
- It is the intent of the Legislature by this section to
- 55 provide for increased access of health delivery services to the
- 56 underserved.
- 57 (2) Any duly licensed physician or podiatrist shall not be
- 58 entitled to participate in a health benefit plan described in
- 59 subsection (1) of this section if he or she is committing an act
- 60 of fraud or other illegal activity.

- 61 **SECTION 3.** The following shall be codified as Section
- 62 83-41-223, Mississippi Code of 1972:
- 63 83-41-223. A health benefit plan shall not discriminate
- 64 against any physician who is located within the geographic
- 65 coverage area of the health benefit plan and who is willing to
- 66 meet the terms and conditions for participation established by the
- 67 health benefit plan. Therefore, notification of acceptance should
- 68 occur within sixty (60) days of completed application to such
- 69 health benefit plan.
- 70 **SECTION 4.** The following shall be codified as Section
- 71 83-41-225, Mississippi Code of 1972:
- 72 83-41-225. Nothing in this article shall be construed to
- 73 require or prohibit the same reimbursement to different types of
- 74 physicians whose licensed scope of specialty practice differs nor
- 75 shall anything in this article be construed to require or prohibit
- 76 coverage of the services of any particular type of provider.
- 77 **SECTION 5.** The following shall be codified as Section
- 78 83-41-227, Mississippi Code of 1972:
- 79 83-41-227. (1) A health benefit plan shall not, directly or
- 80 indirectly, prohibit or limit a physician that is qualified under
- 81 this article and is willing to accept the health benefit plan's
- 82 operating terms and conditions, schedule of fees, covered expenses
- 83 and utilization regulations and quality standards, from the
- 84 opportunity to participate in that plan.

- 85 (2) Nothing in this article shall prevent a health benefit
- 86 plan from instituting measures designed to maintain quality, to
- 87 provide merit, shared savings, or monetary rewards through
- 88 controlling costs and to control costs, including, but not limited
- 89 to, the utilization of a gatekeeper system, as long as such
- 90 measures are imposed equally on all providers in the same class.
- 91 **SECTION 6.** The following shall be codified as Section
- 92 83-41-229, Mississippi Code of 1972:
- 93 83-41-229. (1) This article shall not be construed:
- 94 (a) To require all physicians or a percentage of
- 95 physicians in the state or a locale to participate in the
- 96 provision of services for a health benefit plan; or
- 97 (b) To take away the authority of health benefit plans
- 98 that provide coverage of physician services to set the terms and
- 99 conditions for participation by physicians, though health benefit
- 100 plans shall apply such terms and conditions in a nondiscriminatory
- 101 manner.
- 102 (2) This article shall apply to:
- 103 (a) All health benefit plans, regardless of whether
- 104 they are providing insurance, including pre-paid coverage, or
- 105 administering or contracting to provide provider networks; and
- 106 (b) All multiple employer welfare arrangements and
- 107 multiple employer trusts.
- 108 **SECTION 7.** The following shall be codified as Section
- 109 83-41-231, Mississippi Code of 1972:

110	83-41-2	231. The	Commissioner	of	Insurance	acting	through	the
111	department,	shall:						

- 112 Enforce this article using powers granted to the 113 commissioner in the Mississippi Insurance Code.
- 114 (b) Be entitled to seek an injunction against a health 115 insurer in a court of competent jurisdiction.
- SECTION 8. Section 83-41-203, Mississippi Code of 1972, is 116 117 amended as follows:
- 118 83-41-203. (1) Whenever any policy of insurance or any 119 medical service plan or hospital service contract or hospital and 120 medical service contract issued, delivered, administered, 121 continued or renewed in this state (hereinafter referred to in this article as "health benefit plan") provides for reimbursement 122 for any visual service which is within the lawful scope of
- 123
- 124 practice of a duly licensed optometrist as defined in Section
- 125 73-19-1, Mississippi Code of 1972, the insured or other person
- 126 entitled to benefits under such \* \* \* health benefit plan shall be
- entitled to reimbursement for such services, whether such services 127
- 128 are performed by a duly licensed physician or by a duly licensed
- 129 optometrist, \* \* \* plan or contract. Duly licensed optometrists
- 130 shall be entitled to participate in such policies, plans, or
- 131 contracts providing for visual services, as authorized by Sections
- 73-19-1 and 43-3-67, Mississippi Code of 1972, to the same extent 132
- 133 as duly licensed physicians.

134	(2) Any duly licensed optometrist or duly licensed physician
135	shall not be entitled to participate in a health benefit plan
136	described in subsection (1) of this section if he or she is
137	committing an act of fraud or other illegal activity.
138	SECTION 9. Section 83-41-211, Mississippi Code of 1972, is
139	amended as follows:
140	83-41-211. (1) Whenever any * * * health benefit plan
141	provides for reimbursement for any diagnosis and treatment of
142	mental, nervous or emotional disorders only which are within the
143	lawful scope of practice of a duly licensed psychologist as
144	defined in Section 73-31-3, within the lawful scope of practice of
145	a duly licensed professional counselor as defined in Section
146	73-30-3, within the lawful scope of practice of a duly licensed
147	clinical social worker as defined in Section 73-53-3, or within
148	the lawful scope of practice of a duly licensed marriage and
149	family therapist as defined in Section 73-54-5, the insured or
150	other person entitled to benefits under such * * * health benefit
151	plan shall be entitled to reimbursement for such services, whether
152	such services are performed by a duly licensed physician or by a
153	duly licensed psychologist, by a duly licensed professional
154	counselor, by a duly licensed clinical social worker or by a duly
155	licensed marriage and family therapist * * *. Duly licensed
156	psychologists shall be entitled to participate in such * * *
157	health benefit plans providing for the diagnosis and treatment of
158	mental, nervous or emotional disorders only as authorized by

159	Section /3-31-3. A duly licensed professional counselor shall be
160	entitled to participate in such * * * health benefit plans
161	providing for the diagnosis and treatment of mental, nervous or
162	emotional disorders only as authorized by Section 73-30-3. A duly
163	licensed clinical social worker shall be entitled to participate
164	in such * * * health benefit plans providing for the diagnosis and
165	treatment of mental, nervous or emotional disorders only as
166	authorized by Section 73-53-3. A duly licensed marriage and
167	family therapist shall be entitled to participate in such * * *
168	health benefit plans providing for the diagnosis and treatment of
169	mental, nervous or emotional disorders only as authorized by
170	Section 73-54-5 et seq. The addition of marriage and family
171	therapists as providers herein is intended to only allow them to
172	treat mental, nervous or emotional disorders as treated by other
173	providers, to the extent that marriage and family therapists are
174	qualified to treat such disorders. Notwithstanding anything in
175	this section to the contrary, the scope or definition of mental,
176	nervous or emotional disorders shall remain the same and shall not
177	be expanded by the addition of marriage and family therapists as
178	allowable providers.

179 (2) Any duly licensed psychologist, duly licensed

180 professional counselor, duly licensed clinical social worker, duly

181 licensed marriage and family therapist or duly licensed physician

182 shall not be entitled to participate in a health benefit plan

183	described	in	subsection	(1)	of	this	section	if	he	or	she	is
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- 184 committing an act of fraud or other illegal activity.
- 185 **SECTION 10.** Section 83-41-213, Mississippi Code of 1972, is
- 186 amended as follows:
- 187 83-41-213. (1) From and after January 1, 1999, whenever
- 188 any \* \* \* health benefit plan provides for reimbursement for any
- 189 service which is within the lawful scope of practice of a
- 190 duly \* \* \* licensed nurse practitioner as provided for by rules
- 191 and regulations implemented by the Mississippi Board of Nursing
- 192 under Section 73-15-5(2), the insured or other person entitled to
- 193 benefits under such \* \* \* health benefit plan shall be entitled to
- 194 reimbursement for such services, whether such services are
- 195 performed by a duly licensed physician or by a duly \* \* \* licensed
- 196 nurse practitioner \* \* \*. Duly \* \* \* licensed nurse practitioners
- 197 shall be entitled to participate in such \* \* \* health benefit
- 198 plans providing for the services of nurse practitioners, as
- 199 authorized by the rules and regulations implemented by the
- 200 Mississippi Board of Nursing under Section 73-15-5(2).
- 201 Reimbursement shall be based on services rendered by a duly \* \* \*
- 202 licensed nurse practitioner.
- 203 It is the intent of the Legislature by this section to
- 204 provide for increased access of health delivery services to the
- 205 underserved.
- 206 (2) Any duly licensed nurse practitioner or duly licensed
- 207 physician shall not be entitled to participate in a health benefit

- 208 plan described in subsection (1) of this section if he or she is 209 committing an act of fraud or other illegal activity.
- 210 **SECTION 11.** Section 83-41-215, Mississippi Code of 1972, is
- 211 amended as follows:
- 212 83-41-215. (1) Whenever any  $\star$   $\star$  health benefit plan
- 213 provides for reimbursement for any service which is within the
- 214 lawful scope of practice of a duly licensed chiropractor as
- 215 defined in Section 73-6-1, Mississippi Code of 1972, then such
- 216 service may be performed by a duly licensed chiropractor, and the
- 217 insured or other person entitled to benefits under such \* \* \*
- 218 health benefit plan shall be entitled to reimbursement for such
- 219 services. The insured shall have the right to choose the place
- 220 where the service is to be performed as well as the chiropractor
- 221 to perform such service, provided that such service shall be
- 222 performed in the chiropractor's office, clinic or regular place of
- 223 business. Any duly licensed chiropractor shall be entitled to
- 224 participate in such health benefit plan providing for
- 225 reimbursement for any service which is within the lawful scope of
- 226 practice of a duly licensed chiropractor.
- (2) Any duly licensed chiropractor shall not be entitled to
- 228 participate in a health benefit plan described in subsection (1)
- 229 of this section if he or she is committing an act of fraud or
- 230 other illegal activity.
- 231 **SECTION 12.** This act shall take effect and be in force from
- 232 and after July 1, 2017.