

By: Representative Turner

To: Insurance

COMMITTEE SUBSTITUTE
FOR
HOUSE BILL NO. 1410

1 AN ACT TO REQUIRE ANY INSURER, SUBCONTRACTOR, THIRD PARTY
2 ADMINISTRATOR OR OTHER PAYOR THAT ADMINISTERS A HEALTH BENEFIT
3 POLICY ISSUED IN ANOTHER STATE THAT COVERS A PERSON IN THIS STATE
4 TO REIMBURSE PROVIDERS AT THE REIMBURSEMENT RATE AS PROVIDED IN
5 THE STATE OF ISSUANCE, IF THAT REIMBURSEMENT RATE IS HIGHER THAN
6 THE REIMBURSEMENT RATE IN THIS STATE; TO PROVIDE THAT IF A BENEFIT
7 IS PROVIDED IN THE ISSUING STATE, THAT BENEFIT MUST BE PROVIDED TO
8 COVERED PERSONS IN THIS STATE; TO AUTHORIZE THE COMMISSIONER OF
9 INSURANCE TO ADOPT RULES AND REGULATIONS TO ALLOW HIM, DURING A
10 COMPANY EXAMINATION, TO EXAMINE AND ADDRESS ANY INEQUALITIES
11 REGARDING PROVIDER REIMBURSEMENT RATES PAID BY AN INSURER,
12 SUBCONTRACTOR, OTHER PAYOR OR BY THIRD-PARTY ADMINISTRATORS; TO
13 PROVIDE THAT FAILURE TO COMPLY WITH RULES AND REGULATIONS ADOPTED
14 BY THE COMMISSIONER MAY RESULT IN A FINE NOT TO EXCEED \$10,000.00
15 PER VIOLATION; TO ADD A FOUR-YEAR REPEALER TO THE SECTION; AND FOR
16 RELATED PURPOSES.

17 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

18 **SECTION 1.** Any insurer, subcontractor, third-party
19 administrator or other payor that administers a health benefit
20 policy issued in another state that covers a person in this state,
21 shall reimburse providers at the reimbursement rate as provided in
22 the state of issuance, if that reimbursement rate is higher than
23 the reimbursement rate in this state. Furthermore, if a benefit
24 is provided in the issuing state, that benefit must be provided to
25 covered persons in this state. The Commissioner of Insurance may



26 adopt rules and regulations necessary to ensure compliance with
27 this section.

28 **SECTION 2.** (1) The Commissioner of Insurance may adopt
29 rules and regulations to allow him, during a company examination,
30 to examine and address any inequalities or irregularities
31 regarding provider reimbursement rates paid by an insurer,
32 subcontractor, third-party administrator or other payor regarding
33 covered services received by covered persons in this state. Such
34 rules and regulations shall allow an insurer to show evidence as
35 to why any inequality or irregularity may be justified. Failure
36 to comply with rules and regulations adopted by the Commissioner
37 under this section may result in a fine not to exceed Ten Thousand
38 Dollars (\$10,000.00) per violation.

39 (2) This section shall not apply to Medicaid health plans.

40 (3) This section shall stand repealed on July 1, 2028.

41 **SECTION 3.** This act shall take effect and be in force from
42 and after July 1, 2024.

