

By: Representative Turner

To: Insurance

HOUSE BILL NO. 1410
(As Passed the House)

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 AND IF THE PREMIUM FOR SUCH
7 POLICY WAS BASED ON CERTAIN BENEFITS AND PROVIDER NETWORK
8 REIMBURSEMENTS IN THE ISSUING STATE; TO PROVIDE THAT IF A BENEFIT
9 IS PROVIDED IN THE ISSUING STATE, THAT BENEFIT MUST BE PROVIDED TO
10 COVERED PERSONS IN THIS STATE; TO EXEMPT ERISA AND SELF-FUNDED
11 PLANS FROM THESE PROVISIONS; AND FOR RELATED PURPOSES.

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

13 **SECTION 1.** Any insurer, subcontractor, third-party
14 administrator or other payor that administers a health benefit
15 policy issued in another state that covers a person in this state,
16 shall reimburse providers at the reimbursement rate as provided in
17 the state of issuance, if that reimbursement rate is higher than
18 the reimbursement rate in this state and if the premium for such
19 policy was based on certain benefits and provider network
20 reimbursements in the issuing state. Furthermore, if a benefit is
21 provided in the issuing state, that benefit must be provided to
22 covered persons in this state. The Commissioner of Insurance may



23 adopt rules and regulations necessary to ensure policyholder
24 protection and compliance with this section. ERISA and
25 self-funded plans shall be exempt from this section.

26 **SECTION 2.** This act shall take effect and be in force from
27 and after July 1, 2024.

