

LEGISLATURE OF NEBRASKA
ONE HUNDRED FOURTH LEGISLATURE
FIRST SESSION

LEGISLATIVE BILL 531

Introduced by Kolterman, 24.

Read first time January 21, 2015

Committee: Banking, Commerce and Insurance

- 1 A BILL FOR AN ACT relating to insurance; to provide requirements for
- 2 publication of information relating to health insurance policies,
- 3 health plans, and health maintenance organization subscriptions; to
- 4 provide duties for the Department of Insurance; and to provide for
- 5 civil penalties.
- 6 Be it enacted by the people of the State of Nebraska,

1 Section 1. (1) Every policy of health insurance, health plan, or
2 health maintenance organization subscription sold or offered for sale
3 directly to individuals in Nebraska shall provide the following
4 information in a clear and understandable format for use in comparing
5 coverage provided by and premiums charged for such policies, plans, and
6 subscriptions prior to purchase:

7 (a) Any exclusions from coverage and any restrictions on the use or
8 quantity of covered items and services in each category of benefits,
9 including, but not limited to, prescription drugs and drugs administered
10 in a physician's office or clinic;

11 (b) Any item or service, including, but not limited to, a
12 prescription drug that has a coinsurance requirement, as to which the
13 cost-sharing amount depends on the cost of the item or service;

14 (c) How to determine whether a specific prescription drug is
15 available on a formulary or is a covered item when furnished by a
16 physician's office or clinic and any clinical prerequisites or
17 authorization requirements for a specific prescription drug;

18 (d) The process by which an insured may obtain reversal of a denial
19 of coverage decision with respect to an item or service prescribed or
20 ordered by the treating physician; and

21 (e) A description of how prescription drugs will be included in or
22 excluded from applicability of a deductible, including, but not limited
23 to, a description of out-of-pocket costs that may not apply to the
24 deductible for a prescription drug.

25 (2) The Department of Insurance shall ensure that:

26 (a) Any web site maintained by a state agency for the sale of health
27 insurance, health plans, or health maintenance organization subscriptions
28 directly to individuals in Nebraska prominently provides links to
29 Internet-based tools and calculators for assisting potential purchasers
30 in accessing the information needed to make informed purchasing
31 decisions; and

1 (b) Each entity offering health insurance, health plans, or health
2 maintenance organization subscriptions for sale directly to individuals
3 in Nebraska shall post the information required pursuant to subsection
4 (1) of this section directly on its own web site and that such
5 information is available to the general public as well as individuals
6 insured by such entity.