

WEST VIRGINIA LEGISLATURE

2020 REGULAR SESSION

Committee Substitute

for

House Bill 4061

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S. BROWN

[Introduced January 08, 2020; Referred to Committee
on Health and Human Resources then Judiciary.]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto a new article,
2 designated §33-53-1, §33-53-2, §33-53-3, §33-53-4, §33-53-5, §33-53-6, §33-53-7, §33-
3 53-8, §33-53-9, and §33-53-10, all relating to health plan benefit networks; creating the
4 Health Benefit Plan Network Access and Adequacy Act; providing definitions; establishing
5 the Act applies to all healthcare providers with enumerated exceptions; providing
6 adequate network standards and criteria; providing for an accessible directory of health
7 care providers; requiring intermediary contracts to satisfy designated requirements;
8 providing certain filing requirements for approval; establishing certain contract
9 requirements; providing the commissioner has authority to assure compliance with the
10 Act; limiting the commissioner's authority to mediate or settle disputes; providing rule-
11 making powers; and establishing penalties for violation of the Act.

Be it enacted by the Legislature of West Virginia:

ARTICLE 53. HEALTH BENEFIT PLAN NETWORK ACCESS AND ADEQUACY ACT.

§33-53-1. Definitions.

1 For purposes of this article
2 “Authorized representative” means:
3 (A) A person to whom a covered person has given express written consent to represent
4 the covered person;
5 (B) A person authorized by law to provide substituted consent for a covered person; or
6 (C) The covered person's treating health care professional only when the covered person
7 is unable to provide consent or a family member of the covered person.
8 “Commissioner” means the Insurance Commissioner of this state.
9 “Covered benefit” or “benefit” means those health care services to which a covered person
10 is entitled under the terms of a health benefit plan.
11 “Covered person” means a policyholder, subscriber, enrollee, or other individual
12 participating in a health benefit plan.

13 “Emergency medical condition” means a physical, mental, or behavioral health condition
14 that manifests itself by acute symptoms of sufficient severity, including severe pain that would
15 lead a prudent layperson, possessing an average knowledge of medicine and health, to
16 reasonably expect, in the absence of immediate medical attention, to result in:

17 (A) Placing the individual’s physical, mental, or behavioral health or, with respect to a
18 pregnant woman, the woman’s or her fetus’ health in serious jeopardy;

19 (B) Serious impairment to a bodily function;

20 (C) Serious impairment of any bodily organ or part; or

21 (D) With respect to a pregnant woman who is having contractions:

22 (i) That there is inadequate time to affect a safe transfer to another hospital before delivery;

23 or

24 (ii) That transfer to another hospital may pose a threat to the health or safety of the woman

25 or fetus.

26 “Emergency services” means, with respect to an emergency condition:

27 (A) A medical or mental health screening examination that is within the capability of the
28 emergency department of a hospital, including ancillary services routinely available to the
29 emergency department to evaluate the emergency medical condition; and

30 (B) Any further medical or mental health examination and treatment to the extent they are
31 within the capabilities of the staff and facilities available at the hospital to stabilize the patient.

32 “Essential community provider” or “ECP” means a provider that:

33 (A) Serves predominantly low-income, medically underserved individuals, including a
34 health care provider defined in Section 340B(a)(4) of the Public Health Service Act (PHSA); or

35 (B) Is described in Section 1927(c)(1)(D)(i)(IV) of the Social Security Act, as set forth by
36 Section 221 of Pub.L.111-8.

37 “Facility” means an institution providing health care services or a health care setting,
38 including, but not limited to, hospitals and other licensed inpatient centers, ambulatory surgical or

39 treatment centers, skilled nursing centers, residential treatment centers, urgent care centers,
40 diagnostic, laboratory and imaging centers, and rehabilitation and other therapeutic health
41 settings.

42 “Health benefit plan” means a policy, contract, certificate or agreement entered into,
43 offered or issued by a health carrier to provide, deliver, arrange for, pay for, or reimburse any of
44 the costs of health care services.

45 “Health care professional” means a physician or other health care practitioner licensed,
46 accredited or certified to perform specified [physical, mental or behavioral] health care services
47 consistent with their scope of practice under state law.

48 “Health care provider” or “provider” means a health care professional, a pharmacy or a
49 facility.

50 “Health care services” means services for the diagnosis, prevention, treatment, cure or
51 relief of a physical, mental or behavioral health condition, illness, injury or disease, including
52 mental health and substance use disorders.

53 “Health carrier” or “carrier” means an entity subject to the insurance laws and rules of this
54 state, or subject to the jurisdiction of the commissioner, that contracts or offers to contract, or
55 enters into an agreement to provide, deliver, arrange for, pay for, or reimburse any of the costs of
56 health care services, including an insurer issuing an accident and sickness insurance policy
57 pursuant to §33-15-1 et seq. of this code, an insurer issuing an accident and sickness group policy
58 pursuant to §33-16-1 et seq. of this code, a hospital medical and dental corporation licensed
59 pursuant to §33-24-1 et seq. of this code, a health care corporation licensed pursuant to §33-25-
60 1 et seq. of this code, or a health maintenance organization licensed pursuant to §33-25A-1 et
61 seq. of this code. For purposes of this article, the term “health carrier” or “carrier” does not include
62 insurers or managed care organizations with respect to their Medicaid or CHIP plans or contracts
63 which are reviewed and approved by the Department of Health and Human Resources Bureau
64 for Medical Services.

65 “Intermediary” means a person authorized to negotiate and execute provider contracts
66 with health carriers on behalf of health care providers or on behalf of a network.

67 “Limited scope dental plan” means a plan that provides coverage substantially all of which
68 is for treatment of the mouth, including any organ or structure within the mouth, which is provided
69 under a separate policy, certificate, or contract of insurance or is otherwise not an integral part of
70 a group benefit plan.

71 “Limited scope vision plan” means a plan that provides coverage substantially all of which
72 is for treatment of the eye that is provided under a separate policy, certificate or contract of
73 insurance or is otherwise not an integral part of a group benefit plan.

74 “Network” means the group or groups of participating providers providing services under
75 a network plan.

76 “Network plan” means a health benefit plan that either requires a covered person to use,
77 or creates incentives, including financial incentives, for a covered person to use health care
78 providers managed, owned, under contract with or employed by the health carrier.

79 “Participating provider” means a provider who, under a contract with the health carrier or
80 with its contractor or subcontractor, has agreed to provide health care services to covered persons
81 with an expectation of receiving payment, other than coinsurance, copayments, or deductibles,
82 directly or indirectly from the health carrier.

83 “Person” means an individual, a corporation, a partnership, an association, a joint venture,
84 a joint stock company, a trust, an unincorporated organization, any similar entity, or any
85 combination of the foregoing.

86 “Primary care” means health care services for a range of common physical, mental, or
87 behavioral health conditions provided by a physician or nonphysician primary care professional.

88 “Primary care professional” means a participating health care professional designated by
89 the health carrier to supervise, coordinate, or provide initial care or continuing care to a covered

90 person, and who may be required by the health carrier to initiate a referral for specialty care and
91 maintain supervision of health care services rendered to the covered person.

92 “Specialist” means a physician or non-physician health care professional who:

93 (A) Focuses on a specific area of physical, mental, or behavioral health or a group of
94 patients; and

95 (B) Has successfully completed required training and is recognized by the state in which
96 he or she practices to provide specialty care.

97 “Specialist” includes a subspecialist who has additional training and recognition above and
98 beyond his or her specialty training.

99 “Specialty care” means advanced medically necessary care and treatment of specific
100 physical, mental, or behavioral health conditions or those health conditions which may manifest
101 in particular ages or subpopulations, that are provided by a specialist, preferably in coordination
102 with a primary care professional or other health care professional.

103 “Telemedicine” or “Telehealth” means health care services provided through
104 telecommunications technology by a health care professional who is at a location other than
105 where the covered person is located.

106 “Tiered network” means a network that identifies and groups some or all types of providers
107 and facilities into specific groups to which different provider reimbursement, covered person cost-
108 sharing, or provider access requirements, or any combination thereof, apply for the same
109 services.

110 “To stabilize” means with respect to an emergency medical condition to provide such
111 medical treatment of the condition as may be necessary to assure, within a reasonable medical
112 probability, that no material deterioration of the condition is likely to result from or occur during
113 the transfer of the individual to or from a facility, or, with respect to an emergency birth with no
114 complications resulting in a continued emergency, to deliver the child and the placenta.

115 “Transfer” means the movement, including the discharge, of an individual outside a
116 hospital’s facilities at the direction of any person employed by, or affiliated or associated, directly
117 or indirectly, with the hospital, but does not include the movement of an individual who:

118 (A) Has been declared dead; or

119 (B) Leaves the facility without the permission of any such person.

§33-53-2. Applicability and scope.

1 (a) Except as provided in subsection (b) of this section, this article applies to all health
2 carriers that offer network plans.

3 (b) The following provisions of this article do not apply to health carriers that offer network
4 plans that consist solely of limited scope dental plans or limited scope vision plans:

5 (1) §33-53-3(a)(2) of this code;

6 (2) §33-53-3(f)(7)(E), §33-53-3(f)(8)(E) and §33-53-3(f)(11) of this code;

7 (3) §33-53-4(b)(2) and (3) of this code; and

8 (4) §33-53-4(c)(1)(A) and (B), §33-53-4(c)(2), and §33-53-4(c)(3) of this code.

§33-53-3. Network adequacy.

1 (a)(1) A health carrier providing a network plan shall maintain a network that is sufficient
2 in numbers and appropriate types of providers, including those that serve predominantly low-
3 income, medically underserved individuals, to assure that all covered services to covered
4 persons, including children and adults, will be accessible without unreasonable travel or delay.

5 (2) Covered persons have access to emergency services 24 hours per day, seven days
6 per week.

7 (b) The commissioner shall determine sufficiency in accordance with the requirements of
8 this section, and may establish sufficiency by reference to any reasonable criteria, which may
9 include, but are not limited to:

10 (1) Provider-covered person ratios by specialty;

11 (2) Primary care professional-covered person ratios;

12 (3) Geographic accessibility of providers;

13 (4) Geographic variation and population dispersion;

14 (5) Waiting times for an appointment with participating providers;

15 (6) Hours of operation;

16 (7) The ability of the network to meet the needs of covered persons, which may include
17 low-income persons, children and adults with serious, chronic, or complex health conditions or
18 physical or mental disabilities or persons with limited English proficiency;

19 (8) Other health care service delivery system options, such as telemedicine or telehealth,
20 mobile clinics, centers of excellence, and other ways of delivering care; and

21 (9) The volume of technological and specialty care services available to serve the needs
22 of covered persons requiring technologically advanced or specialty care services.

23 (c)(1) A health carrier shall have a process to assure that a covered person obtains a
24 covered benefit at an in-network level of benefits, including an in-network level of cost-sharing,
25 from a nonparticipating provider, or make other arrangements acceptable to the commissioner
26 when:

27 (A) The health carrier has a sufficient network, but does not have a type of participating
28 provider available to provide the covered benefit to the covered person or it does not have a
29 participating provider available to provide the covered benefit to the covered person without
30 unreasonable travel or delay; or

31 (B) The health carrier has an insufficient number or type of participating provider available
32 to provide the covered benefit to the covered person without unreasonable travel or delay.

33 (2) The health carrier shall specify and inform covered persons of the process a covered
34 person may use to request access to obtain a covered benefit from a non-participating provider
35 as provided in subdivision (1) of this subsection when:

36 (A) The covered person is diagnosed with a condition or disease that requires specialized
37 health care services or medical services; and

38 (B) The health carrier:

39 (i) Does not have a participating provider of the required specialty with the professional
40 training and expertise to treat or provide health care services for the condition or disease; or

41 (ii) Cannot provide reasonable access to a participating provider with the required
42 specialty with the professional training and expertise to treat or provide health care services for
43 the condition or disease without unreasonable travel or delay.

44 (3) The health carrier shall treat the health care services the covered person receives from
45 a nonparticipating provider pursuant to subdivision (2) of this subsection as if the services were
46 provided by a participating provider, including counting the covered person's cost-sharing for such
47 services toward the maximum out-of-pocket limit applicable to services obtained from participating
48 providers under the health benefit plan.

49 (4) The process described under subdivisions (1) and (2) of this subsection shall ensure
50 that requests to obtain a covered benefit from a nonparticipating provider are addressed in a
51 timely fashion appropriate to the covered person's condition.

52 (5) The health carrier shall have a system in place that documents all requests to obtain
53 a covered benefit from a nonparticipating provider under this subsection and shall provide this
54 information to the commissioner upon request.

55 (6) The process established in this subsection is not intended to be used by health carriers
56 as a substitute for establishing and maintaining a sufficient provider network in accordance with
57 the provisions of this article nor is it intended to be used by covered persons to circumvent the
58 use of covered benefits available through a health carrier's network delivery system options.

59 (7) Nothing in this section prevents a covered person from exercising the rights and
60 remedies available under applicable state or federal law relating to internal and external claims
61 grievance and appeals processes.

62 (d)(1) A health carrier shall establish and maintain adequate arrangements to ensure
63 covered persons have reasonable access to participating providers located near their home or

64 business address. In determining whether the health carrier has complied with this provision, the
65 commissioner shall give due consideration to the relative availability of health care providers with
66 the requisite expertise and training in the service area under consideration.

67 (2) A health carrier shall monitor, on an ongoing basis, the ability, clinical capacity, and
68 legal authority of its participating providers to furnish all contracted covered benefits to covered
69 persons.

70 (e)(1) Beginning January 1, 2021, a health carrier shall file with the commissioner for
71 review prior to or at the time it files a newly offered network, in a manner and form defined by rule
72 of the commissioner, an access plan meeting the requirements of this article.

73 (2)(A) The health carrier may request the commissioner to deem sections of the access
74 plan as proprietary information that may not be made public. The health carrier shall make the
75 access plans, absent proprietary information, available online, at its business premises, and to
76 any person upon request.

77 (B) For the purposes of this subsection, information is proprietary if revealing the
78 information would cause the health carrier's competitors to obtain valuable business information.

79 (3) The health carrier shall prepare an access plan prior to offering a new network plan
80 and shall notify the commissioner of any material change to any existing network plan within 15
81 business days after the change occurs. The carrier shall include in the notice to the commissioner
82 a reasonable timeframe within which it will submit to the commissioner for approval or file with the
83 commissioner, as appropriate, an update to an existing access plan.

84 (f) The access plan shall describe or contain at least the following:

85 (1) The health carrier's network, including how the use of telemedicine or telehealth or
86 other technology may be used to meet network access standards, if applicable;

87 (2) The health carrier's procedures for making and authorizing referrals within and outside
88 its network, if applicable;

89 (3) The health carrier's process for monitoring and assuring on an ongoing basis the
90 sufficiency of the network to meet the health care needs of populations that enroll in network
91 plans;

92 (4) The factors used by the health carrier to build its provider network, including a
93 description of the network and the criteria used to select providers;

94 (5) The health carrier's efforts to address the needs of covered persons, including, but not
95 limited to, children and adults, including those with limited English proficiency or illiteracy, diverse
96 cultural or ethnic backgrounds, physical or mental disabilities, and serious, chronic, or complex
97 medical conditions. This includes the carrier's efforts, when appropriate, to include various types
98 of ECPs in its network;

99 (6) The health carrier's methods for assessing the health care needs of covered persons
100 and their satisfaction with services;

101 (7) The health carrier's method of informing covered persons of the plan's covered
102 services and features, including, but not limited to:

103 (A) The plan's grievance and appeals procedures;

104 (B) Its process for choosing and changing providers;

105 (C) Its process for updating its provider directories for each of its network plans;

106 (D) A statement of health care services offered, including those services offered through
107 the preventive care benefit, if applicable; and

108 (E) Its procedures for covering and approving emergency, urgent, and specialty care, if
109 applicable;

110 (8) The health carrier's system for ensuring the coordination and continuity of care:

111 (A) For covered persons referred to specialty physicians; and

112 (B) For covered persons using ancillary services, including social services and other
113 community resources, and for ensuring appropriate discharge planning;

114 (9) The health carrier's process for enabling covered persons to change primary care
115 professionals, if applicable;

116 (10) The health carrier's proposed plan for providing continuity of care in the event of
117 contract termination between the health carrier and any of its participating providers, or in the
118 event of the health carrier's insolvency or other inability to continue operations. The description
119 shall explain how covered persons will be notified of the contract termination, or the health
120 carrier's insolvency or other cessation of operations, and transitioned to other providers in a timely
121 manner;

122 (11) The health carrier's process for monitoring access to physician specialist services in
123 emergency room care, anesthesiology, radiology, hospitalist care, and pathology/laboratory
124 services at their participating hospitals; and

125 (12) Any other information required by the commissioner to determine compliance with the
126 provisions of this article.

§33-53-4. Provider directories.

1 (a)(1)(A) A health carrier shall post electronically a current and accurate provider directory
2 for each of its network plans with the information and search functions, as described in subsection
3 (b) of this section.

4 (B) In making the directory available electronically, the carrier shall ensure that the general
5 public is able to view all of the current providers for a plan through a clearly identifiable link or tab
6 and without creating or accessing an account or entering a policy or contract number.

7 (2)(A) The health carrier shall update each network plan provider directory at least
8 monthly.

9 (B) The health carrier shall periodically audit at least a reasonable sample size of its
10 provider directories for accuracy and retain documentation of such an audit to be made available
11 to the commissioner upon request.

12 (3) A health carrier shall provide a print copy, or a print copy of the requested directory
13 information, of a current provider directory with the information described in subsection (b) of this
14 section upon request of a covered person or a prospective covered person.

15 (4) For each network plan, a health carrier shall include in plain language in both the
16 electronic and print directory, the following general information:

17 (A) In plain language, a description of the criteria the carrier has used to build its provider
18 network:

19 (B) If applicable, in plain language, a description of the criteria the carrier has used to tier
20 providers:

21 (C) If applicable, in plain language, how the carrier designates the different provider tiers
22 or levels in the network and identifies for each specific provider, hospital, or other type of facility
23 in the network which tier each is placed, for example by name, symbols, or grouping, in order for
24 a covered person or a prospective covered person to be able to identify the provider tier; and

25 (D) If applicable, note that authorization or referral may be required to access some
26 providers.

27 (5)(A) A health carrier shall make it clear for both its electronic and print directories what
28 provider directory applies to which network plan, such as including the specific name of the
29 network plan as marketed and issued in this state.

30 (B) The health carrier shall include in both its electronic and print directories a customer
31 service email address and telephone number or electronic link that covered persons or the
32 general public may use to notify the health carrier of inaccurate provider directory information.

33 (6) For the pieces of information required pursuant to subsections (b), (c), and (d) of this
34 section in a provider directory pertaining to a health care professional, a hospital, or a facility other
35 than a hospital, the health carrier shall make available through the directory the source of the
36 information and any limitations, if applicable.

37 (7) A provider directory, whether in electronic or print format, shall accommodate the
38 communication needs of individuals with disabilities, and include a link to or information regarding
39 available assistance for persons with limited English proficiency.

40 (b) The health carrier shall make available through an electronic provider directory, for
41 each network plan, the information under this subsection in a searchable format:

42 (1) For health care professionals:

43 (A) Name;

44 (B) Gender;

45 (C) Participating office location(s);

46 (D) Specialty, if applicable;

47 (E) Medical group affiliations, if applicable;

48 (F) Facility affiliations, if applicable;

49 (G) Participating facility affiliations, if applicable;

50 (H) Languages spoken other than English, if applicable; and

51 (I) Whether accepting new patients.

52 (2) For hospitals:

53 (A) Hospital name;

54 (B) Hospital type (i.e. acute, rehabilitation, children's, cancer);

55 (C) Participating hospital location;

56 (D) Hospital accreditation status; and

57 (3) For facilities, other than hospitals, by type:

58 (A) Facility name;

59 (B) Facility type;

60 (C) Types of services performed; and

61 (D) Participating facility location(s).

62 (c) For the electronic provider directories, for each network plan, a health carrier shall
63 make available the following information in addition to all of the information available under
64 subsection (b) of this section:

65 (1) For health care professionals:

66 (A) Contact information;

67 (B) Board certification(s); and

68 (C) Languages spoken other than English by clinical staff, if applicable.

69 (2) For hospitals: Telephone number; and

70 (3) For facilities other than hospitals: Telephone number.

71 (d)(1) The health carrier shall make available in print, upon request, the following provider
72 directory information for the applicable network plan:

73 (A) For health care professionals:

74 (i) Name;

75 (ii) Contact information;

76 (iii) Participating office location(s);

77 (iv) Specialty, if applicable;

78 (v) Languages spoken other than English, if applicable; and

79 (vi) Whether accepting new patients.

80 (B) For hospitals:

81 (i) Hospital name;

82 (ii) Hospital type, i.e. acute, rehabilitation, children's, cancer; and

83 (iii) Participating hospital location and telephone number; and

84 (C) For facilities, other than hospitals, by type:

85 (i) Facility name;

86 (ii) Facility type;

87 (iii) Types of services performed; and

88 (iv) Participating facility location(s) and telephone number.

89 (2) The health carrier shall include a disclosure in the directory that the information in
90 subdivision (1) of this subsection included in the directory is accurate as of the date of printing
91 and that covered persons or prospective covered persons should consult the carrier's electronic
92 provider directory on its website to obtain current provider directory information.

§33-53-5. Intermediaries.

1 A contract between a health carrier and an intermediary shall satisfy all the requirements
2 contained in this section.

3 (a) A health carrier's statutory responsibility to monitor the offering of covered benefits to
4 covered persons may not be delegated or assigned to the intermediary.

5 (b) A health carrier has the right to approve or disapprove participation status of a
6 subcontracted provider in its own or a contracted network for the purpose of delivering covered
7 benefits to the carrier's covered persons.

8 (c) A health carrier shall maintain copies of all intermediary health care subcontracts at its
9 principal place of business in the state, or ensure that it has access to all intermediary
10 subcontracts, including the right to make copies to facilitate regulatory review, upon 20 days prior
11 written notice from the health carrier.

12 (d) If applicable, an intermediary shall transmit utilization documentation and claims paid
13 documentation to the health carrier. The carrier shall monitor the timeliness and appropriateness
14 of payments made to providers and health care services received by covered persons.

15 (e) If applicable, an intermediary shall maintain the books, records, financial information,
16 and documentation of services provided to covered persons at its principal place of business in
17 the state and preserve them for two years in a manner that facilitates regulatory review.

18 (f) An intermediary shall allow the commissioner access to the intermediary's books,
19 records, financial information, and any documentation of services provided to covered persons,
20 as necessary to determine compliance with this article.

21 (g) A health carrier has the right, in the event of the intermediary's insolvency, to require
22 the assignment to the health carrier of the provisions of a provider's contract addressing the
23 provider's obligation to furnish covered services. If a health carrier requires assignment, the health
24 carrier remains obligated to pay the provider for furnishing covered services under the same terms
25 and conditions as the intermediary prior to the insolvency.

26 (h) Notwithstanding any other provision of this section, to the extent the health carrier
27 delegates its responsibilities to the intermediary, the carrier shall retain full responsibility for the
28 intermediary's compliance with the requirements of this article.

§33-53-6. Filing requirements and state administration.

1 (a) At the time a health carrier files its access plan, the health carrier shall file for approval
2 with the commissioner sample contract forms proposed for use with its participating providers and
3 intermediaries.

4 (b) A health carrier shall submit material changes to a contract that would affect a provision
5 required under this article or implementing regulations to the commissioner for approval at least
6 30 days prior to use.

7 (c) The health carrier shall maintain provider and intermediary contracts at its principal
8 place of business in the state, or the health carrier shall have access to all contracts and provide
9 copies to facilitate regulatory review upon 20 days prior written notice from the commissioner.

§33-53-7. Contracting.

1 (a) The execution of a contract by a health carrier does not relieve the health carrier of its
2 liability to any person with whom it has contracted for the provision of services, nor of its
3 responsibility for compliance with the law or applicable regulations.

4 (b) All contracts shall be in writing and subject to review.

5 (c) All contracts shall comply with applicable requirements of the law and applicable
6 regulations.

§33-53-8. Enforcement.

1 (a) If the commissioner determines that a health carrier has not contracted with a sufficient
2 number of participating providers to assure that covered persons have accessible health care
3 services in a geographic area, or that a health carrier's network access plan does not assure
4 reasonable access to covered benefits, or that a health carrier has entered into a contract that
5 does not comply with this article, or that a health carrier has not complied with a provision of this
6 article, the commissioner shall require a modification to the access plan or institute a corrective
7 action plan, as appropriate, that shall be followed by the health carrier, or may use any of the
8 commissioner's other enforcement powers to obtain the health carrier's compliance with this
9 article.

10 (b) The commissioner will not act to arbitrate, mediate, or settle disputes regarding a
11 decision not to include a provider in a network plan or in a provider network or regarding any other
12 dispute between a health carrier, its intermediaries, or one or more providers arising under or by
13 reason of a provider contract or its termination.

§33-53-9. Rulemaking.

1 The commissioner shall propose for rule legislative approval in accordance with the
2 provisions of §29A-3-1 et seq. of this code to implement the provisions of this article.

§33-53-10. Penalties.

1 A violation of this article shall be penalized in accordance with §33-4-8 of this code.

NOTE: The purpose of this bill is to create and implement the Health Benefit Network Access and Adequacy Act.

Strike-throughs indicate language that would be stricken from a heading or the present law, and underscoring indicates new language that would be added.