

BILL ANALYSIS

H.B. 3064
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Insurance
Committee Report (Unamended)

BACKGROUND AND PURPOSE

It has been suggested that individuals involved in car accidents should not have to worry about the denial or delay of payment of a health insurance claim. There are concerns that many doctors refuse to see patients who have been involved in a car accident because of prior poor experiences with insurance companies who refuse to reimburse doctors for services rendered based on secondary coverage to third-party liability. H.B. 3064 seeks to address this issue by prohibiting certain health benefit plan issuers from delaying or denying payment of a claim based on secondary coverage to third-party liability.

CRIMINAL JUSTICE IMPACT

It is the committee's opinion that this bill does not expressly create a criminal offense, increase the punishment for an existing criminal offense or category of offenses, or change the eligibility of a person for community supervision, parole, or mandatory supervision.

RULEMAKING AUTHORITY

It is the committee's opinion that this bill does not expressly grant any additional rulemaking authority to a state officer, department, agency, or institution.

ANALYSIS

H.B. 3064 amends the Insurance Code to prohibit a health benefit plan issuer from delaying payment of a claim or provision of coverage for a benefit under the issuer's health benefit plan on the basis that the enrollee may be eligible to recover under a third party's liability insurance policy. The bill provides for the applicability of its provisions. The bill's provisions apply only to a health benefit plan delivered, issued for delivery, or renewed on or after January 1, 2020.

EFFECTIVE DATE

September 1, 2019.