

Exclusive Provider Organization Insurance Product; HB 2454

HB 2454 permits a health carrier licensed to offer accident and sickness insurance in Kansas to offer an insurance product that requires some or all of the health care services to be rendered by participating providers, but requires emergency services to be covered even if not delivered by a participating provider (commonly referred to as an exclusive provider organization [EPO] product). The bill allows an EPO policy to include a gatekeeper requirement, allows the health carrier to determine the cost-sharing amount for services rendered by non-participating providers, and defines applicable terms.

The following are among the terms defined in the bill:

- “Health carrier” means any insurance company, nonprofit medical and hospital corporation, municipal group funded pool, or fraternal benefit society that offers a policy of accident and sickness insurance subject to the Kansas Insurance Code;
- “Gatekeeper requirement” means the insured is required to obtain a referral from a primary care professional in order to access specialty care; and
- “Primary care professional” means a participating provider designated by the health carrier to supervise, coordinate, or provide initial care or continuing care to an insured and who may be required by the health carrier to initiate a referral for specialty care.