HB 1841 -- HEALTH INSURANCE DEDUCTIBLES

SPONSOR: Frederick

This bill requires every health carrier and health benefit plan to consider all out-of-pocket costs incurred by a policyholder for health care services provided by a physician licensed in this state; by a licensed physical therapist acting upon referral from a licensed physician; by a physician assistant, registered professional nurse, or assistant physician in a collaborative practice arrangement with a licensed physician; or by a licensed psychologist; and any penalties imposed for failure to maintain a health insurance plan that meets the federal essential benefits coverage requirements as qualified medical expenses for purposes of the deductible and any maximum out-of-pocket medical expense limits under a health benefit plan, high-deductible health insurance plan, or any other health insurance plan offered in this state.