SPONSOR: Morris (140)

This bill establishes the "Missouri Any Willing Provider Act". A health care insurer shall not, directly or indirectly impose a monetary advantage or penalty under a health benefit plan that would affect the ability of a beneficiary to select among the health care providers participation in the health benefit plan.

If a plan institutes measures designed to maintain quality and to control costs such as utilization of a gatekeeper system, such measures shall be imposed equally on all providers in the same class.

The act shall not be construed to require providers to participate in the provisions of services for a health maintenance organization or take away the authority of health maintenance organizations that provide coverage of physician services to set the terms and conditions for participation by institutes, though health maintenance organizations and shall apply the terms and conditions in a nondiscriminatory manner.

Nothing in the bill shall be construed to cover or regulate health care provider networks offered by noninsurers. If an employer sponsoring a self-insured health benefit plan contracts directly with providers or contracts for a health care provider network, this section shall not apply or if a health insurer subcontracts with a noninsurer whose health care network does not meet the requirements of this section, then the noninsurer may create a separate health care provider network that meets the requirements of this section. If the noninsurer chooses not to create the separate health care provider network, then the responsibility for compliance with this section shall be the obligation of the health insurer to the extent permitted by the Employee Retirement Income Security Act of 1974, as amended.