

HCS HB 1894 -- HEALTH CARE PROVIDER PARTICIPATION IN HEALTH INSURANCE PLANS

SPONSOR: Hausman

COMMITTEE ACTION: Voted "Do Pass with HCS" by the Standing Committee on Insurance by a vote of 9 to 0.

The following is a summary of the House Committee Substitute for HB 1894.

This bill establishes the "Patients First Act".

The bill prohibits a group health plan or health insurance issuer offering group or individual health insurance coverage from discriminating with respect to participation under the plan or coverage against any health care provider who is acting within the scope of the provider's license or certificate with an exclusion for physicians licensed under Chapter 334.

The health benefit plan cannot discriminate against a health care provider based on the provider's licensure with respect to reimbursement or participation in any plan or insurance program.

The bill requires a health care provider to be reimbursed at the same rate for the same service as long as the service is within the provider's scope of practice, but these provisions should not be construed to prevent a group health plan or a health insurance issuer from establishing varying reimbursement rates based on quality or performance measures.

This bill specifies that this provision should not be construed to require a group health plan or health insurance issuer to accept any willing provider into a network.

This bill is similar to HCS HB 530 (2025) and HCS HB 2733 (2024).

The following is a summary of the public testimony from the committee hearing. The testimony was based on the introduced version of the bill.

PROPONENTS: Supporters say that this would help the Missouri Department of Commerce and Insurance enforce current federal discrimination laws for healthcare plans. This would help to keep current smaller hospitals and clinics in rural areas and would also attract new hospitals and clinics to open in those areas.

Testifying in person for the bill were Representative Hausman; National Association of Social Workers - Mo Chapter; Arnie C. Dienoff; Missouri Podiatric Medical Association; Mo Association of Nurse Anesthetists; Mo Nurses Association; Mo Occupational Therapists Association; and Dr Paul Dupuis, Missouri Chiropractic Physicians Association.

OPPONENTS: Those who oppose the bill say that this limits the ability for health insurance providers to identify the best system structure for their company. This bill could increase out-of-pocket expenses for patients, weaken essential consumer protections, and ultimately threaten the accessibility and affordability of healthcare in Missouri.

Testifying in person against the bill were Missouri Psychological Association; Missouri Insurance Coalition; and America's Health Insurance Plans.

Written testimony has been submitted for this bill. The full written testimony and witnesses testifying online can be found under Testimony on the bill page on the House website.