Legislative Briefing

OHA Health Policy Action

Your guide to proposed health legislation, what we think about it, and what we're doing about it.

March 2013

S.B. No. 1093; *An Act Concerning Revisions to the Insurance Statutes*

What is this bill about?

This bill proposes a number of revisions to the Insurance Statutes. Revisions in sections 14 and 15 of the bill would codify standard timeframes for insurers to render decisions concerning claims submitted. The current standard in the bill is 45 days regardless of whether the claim is submitted electronically or in paper form. The bill would reduce the timeframe to 20 days for electronic submissions, and; increase the timeframe for paper submissions to 60 days.

What are the implications of this bill for healthcare consumer advocacy?

Delaying the claims decision process for paper submissions by an additional 15 days could delay ongoing treatment plans and adversely impact patient outcomes.

Conversely, decreasing the timeframe by 25 days for electronic submissions will facilitate timely treatment plan development and could positively impact patient outcomes.

Please refer all media, agency, and legislator inquiries to Vicki Veltri

Talking Points

1. OHA is aware of this proposed legislation and submitted written testimony requesting that the timeframe for paper claims processing remain at 45 days.
2. OHA is concerned that increasing the timeframe for processing paper claims might adversely impact patient outcomes.
3. OHA supports this legislation based on principles of access to quality health care in a timely manner

OHA represents the collective voice of 3.5 million healthcare consumers. For our state to be competitive, our people must be healthy. Our mission is to • assure managed care consumers have access to medically necessary healthcare • educate consumers about their rights and responsibilities under health insurance plans • inform legislators of problems consumers face in accessing care and propose solutions to those problems.