February 17, 2023

SENATE BILL No. 400

DIGEST OF SB 400 (Updated February 15, 2023 1:12 pm - DI 104)

Citations Affected: IC 12-15; IC 16-21; IC 16-35; IC 25-0.5; IC 25-1; IC 25-4.5; IC 25-13; IC 25-14; IC 25-22.5; IC 27-1; IC 27-8; IC 27-13; IC 35-52; noncode.

Synopsis: Health care matters. Specifies requirements for credentialing a provider for the Medicaid program, an accident and sickness insurance policy, and a health maintenance organization contract. Establishes a provisional credential until a decision is made on a provider's credentialing application and allows for retroactive reimbursement. Provides that a hospital's quality assessment and improvement program must include a process for determining and reporting the occurrence of serious reportable events. Provides that the medical staff of a hospital may make recommendations on the granting of clinical privileges and the appointment or reappointment of an applicant to the governing board for a period not to exceed 36 months. Requires a hospital with an emergency department to have at least one physician on site and on duty who is responsible for the emergency department. Provides that a child who is blind is eligible for the Indiana Children's Special Health Care Services. Requires the legislative
(Continued next page)

Effective: Upon passage; July 1, 2023.

Brown L, Charbonneau, Garten, Johnson T, Rogers

January 19, 2023, read first time and referred to Committee on Health and Provider Services.
February 16, 2023, amended, reported favorably — Do Pass; reassigned to Committee on Appropriations.

Digest Continued

services agency to conduct an analysis of licensing fees and provide a report to the budget committee. Removes the dental compliance fee. Provides for the licensure of associate physicians. Allows the commissioner of the department of insurance (commissioner) to issue an order to discontinue a violation of a law (current law specifies orders or rules). Requires the commissioner to consider specified information before approving or disapproving a premium rate increase. Requires a domestic stock insurer to file specified information with the department of insurance. Prohibits requiring prior authorization for certain specified services. Changes prior authorization time requirements for urgent care situations. Adds a third party administrator of an employee benefit plan that is subject to the federal Employee Retirement Income Security Act of 1974 to the definition of "health payer" for the purposes of the all payer claims data base. Requires a health plan to: (1) provide a current reimbursement rate schedule to a participating provider; and (2) post certain information on the health plan's website. Prohibits an insurer and a health maintenance organization from altering a CPT code for a claim unless the medical record of the claim has been reviewed by an employee who is a licensed physician. Requires an insurer and a health maintenance organization to provide a contracted provider with a current reimbursement rate schedule at specified times. Urges the study by an interim committee of: (1) prior authorization exemptions for certain health care providers; and (2) whether Indiana should adopt an interstate mobility of occupational licensing. Makes an appropriation for donated dental services.

February 17, 2023

First Regular Session of the 123rd General Assembly (2023)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type.~~

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~*this style type*~~ reconciles conflicts between statutes enacted by the 2022 Regular Session of the General Assembly.

SENATE BILL No. 400

A BILL FOR AN ACT to amend the Indiana Code concerning health and to make an appropriation.

Be it enacted by the General Assembly of the State of Indiana:

SECTION 1. IC 12-15-11-5, AS AMENDED BY P.L.195-2018, SECTION 4, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 5. ~~(a)~~ A provider who participates in the Medicaid program must comply with the enrollment requirements that are established under rules adopted under IC 4-22-2 by the secretary.

~~(b) A provider who participates in the Medicaid program may be required to use the centralized credentials verification organization established in section 9 of this chapter.~~

SECTION 2. IC 12-15-11-9, AS AMENDED BY P.L.32-2021, SECTION 31, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 9. ~~(a) The office shall implement a centralized credentials verification organization and credentialing process that:~~

~~(1) uses a common application, as determined by provider type;~~

~~(2) issues a single credentialing decision applicable to all Medicaid programs, except as determined by the office;~~

~~(3) recredentials and revalidates provider information not less than once every three (3) years;~~

~~(4) requires attestation of enrollment and credentialing information every six (6) months; and~~

~~(5) is certificated or accredited by the National Committee for Quality Assurance or its successor organization.~~

(a) As used in this section, "clean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) does not contain an error; and

(3) may be processed by the managed care organization or contractor of the office without returning the application to the provider for a revision or clarification.

(b) As used in this section, "credentialing" means a process by which a managed care organization or contractor of the office makes a determination that:

(1) is based on criteria established by the managed care organization or contractor of the office; and

(2) concerns whether a provider is eligible to:

(A) provide health services to an individual eligible for Medicaid services; and

(B) receive reimbursement for the health services;

under an agreement that is entered into between the provider and managed care organization or contractor of the office.

(c) As used in this section, "unclean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) contains at least one (1) error; and

(3) must be returned to the provider to correct the error.

(d) This section applies to a managed care organization or a contractor of the office.

(e) If the office or managed care organization issues a provisional credential to a provider under subsection (m), the office or a managed care organization shall:

(1) issue a final credentialing determination not later than sixty (60) calendar days after the date in which the provider was provisionally credentialed; and

(2) except as provided in subsection (l), provide retroactive reimbursement under subsection (k).

(f) The office shall prescribe the credentialing application form used by the Council for Affordable Quality Healthcare in electronic or paper format, which must be used by:

(1) a provider who applies for credentialing by a managed care organization or a contractor of the office; and

(2) a managed care organization or a contractor of the office that performs credentialing activities.

(g) A managed care organization or contractor of the office shall notify a provider concerning a deficiency on a completed unclean credentialing application form submitted by the provider not later than five (5) business days after the entity receives the completed unclean credentialing application form. A notice described in this subsection must:

(1) provide a description of the deficiency; and

(2) state the reason why the application was determined to be an unclean credentialing application.

(h) A provider shall respond to the notification required under subsection (g) not later than five (5) business days after receipt of the notice.

(i) A managed care organization or contractor of the office shall notify a provider concerning the status of the provider's completed clean credentialing application when:

(1) the provider is provisionally credentialed; and

(2) the entity makes a final credentialing determination concerning the provider.

(j) If the managed care organization or contractor of the office fails to issue a credentialing determination within fifteen (15) days after receiving a completed clean credentialing application form from a provider, the managed care organization or contractor of the office shall provisionally credential the provider in accordance with the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization. The provisional credentialing license is valid until a determination is made on the credentialing application of the provider.

(k) Once a managed care organization or the contractor of the office fully credentials a provider that holds provisional credentialing and a network provider agreement has been executed, then reimbursement payments under the contract shall be paid retroactive to the later of the date the provider was provisionally credentialed or the effective date of the provider agreement. The managed care organization or contractor of the office shall reimburse the provider at the rates determined by the contract between the provider and the:

(1) managed care organization; or

(2) contractor of the office.

(l) If a managed care organization or contractor of the office does not fully credential a provider that is provisionally credentialed under subsection (j), the provisional credentialing is terminated on the date the managed care organization or contractor of the office notifies the provider of the adverse credentialing determination. The managed care organization or contractor of the office is not required to reimburse for services rendered while the provider was provisionally credentialed.

~~(b)~~ **(m)** A managed care organization or contractor of the office may not require additional credentialing requirements in order to participate in a managed care organization's network. However, a contractor may collect additional information from the provider in order to complete a contract or provider agreement.

~~(c)~~ **(n)** A managed care organization or contractor of the office is not required to contract with a provider.

~~(d)~~ **(o)** A managed care organization or contractor of the office shall:

(1) send representatives to meetings and participate in the credentialing process as determined by the office; and

(2) not require additional credentialing information from a provider if a non-network credentialed provider is used.

~~(e)~~ **(p)** Except when a provider is no longer enrolled with the office, a credential acquired under this chapter is valid until recredentialing is required.

~~(f)~~ **(q)** An adverse action under this section is subject to IC 4-21.5.

~~(g)~~ **(r)** The office may adopt rules under IC 4-22-2 to implement this section.

SECTION 3. IC 16-21-1-7.1 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 7.1. (a) A hospital's quality assessment and improvement program under 410 IAC 15-1.4-2 must include a process for determining and reporting the occurrence of serious reportable events, as identified by the National Quality Forum.**

(b) The executive board may not require a hospital's quality assessment and improvement program to determine and report any other types of events that are not described in subsection (a).

(c) The executive board may adopt rules under IC 4-22-2 to implement this section.

SECTION 4. IC 16-21-1-7.2 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 7.2. (a) The medical staff (as described in IC 16-21-2-7) may make recommendations on the granting of**

clinical privileges or the appointment or reappointment of an applicant to the governing board of the hospital for a period not to exceed thirty-six (36) months.

(b) The executive board may adopt rules under IC 4-22-2 to implement this section.

SECTION 5. IC 16-21-2-14.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 14.5. A hospital with an emergency department must have at least one (1) physician on site and on duty who is responsible for the emergency department at all times the emergency department is open.**

SECTION 6. IC 16-35-2-11 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 11. (a) An individual who is:**

(1) blind; and

(2) less than twenty-one (21) years of age;

has an eligible medical condition under this chapter.

(b) The state department shall extend all care, services, and materials provided under this chapter to an individual described in subsection (a) who meets any additional eligibility criteria established by the state department under this chapter.

SECTION 7. IC 25-0.5-1-2.4 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 2.4. IC 25-1-1.1-4 applies to an individual licensed or certified under IC 25-4.5 (associate physicians).**

SECTION 8. IC 25-0.5-10-1, AS AMENDED BY P.L.177-2015, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 1. As used in IC 25-1-1.1, ~~and~~ IC 25-1-8-6, **and IC 25-1-22,** "board" means any of the entities described in this chapter.

SECTION 9. IC 25-1-8-9 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 9. (a) The legislative services agency shall conduct an analysis of the fees established under section 2 of this chapter.**

(b) Not later than January 31, 2026, the legislative services agency shall submit a report to the budget committee in an electronic format under IC 5-14-6 containing the results of the analysis conducted under subsection (a). The report must include:

(1) the amount of fees collected; and

(2) a description of how the proceeds from the collected fees were used;

during the two (2) most recent fiscal years.

(c) This section expires July 1, 2026.

SECTION 10. IC 25-1-9-23, AS AMENDED BY P.L.165-2022, SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 23. (a) This section does not apply to emergency services.

(b) As used in this section, "covered individual" means an individual who is entitled to be provided health care services at a cost established according to a network plan.

(c) As used in this section, "emergency services" means services that are:

(1) furnished by a provider qualified to furnish emergency services; and

(2) needed to evaluate or stabilize an emergency medical condition.

(d) As used in this section, "in network practitioner" means a practitioner who is required under a network plan to provide health care services to covered individuals at not more than a preestablished rate or amount of compensation.

(e) As used in this section, "network plan" means a plan under which facilities and practitioners are required by contract to provide health care services to covered individuals at not more than a preestablished rate or amount of compensation.

(f) As used in this section, "out of network" means that the health care services provided by the practitioner to a covered individual are not subject to the covered individual's health carrier network plan.

(g) As used in this section, "practitioner" means the following:

(1) An individual who holds:

(A) an unlimited license, certificate, or registration;

(B) a limited or probationary license, certificate, or registration;

(C) a temporary license, certificate, registration, or permit;

(D) an intern permit; or

(E) a provisional license;

issued by the board (as defined in IC 25-0.5-11-1) regulating the profession in question.

(2) An entity that:

(A) is owned by, or employs; or

(B) performs billing for professional health care services rendered by;

an individual described in subdivision (1).

The term does not include a dentist licensed under IC 25-14, an optometrist licensed under IC 25-24, or a provider facility (as defined

in IC 25-1-9.8-10).

(h) An in network practitioner who provides covered health care services to a covered individual may not charge more for the covered health care services than allowed according to the rate or amount of compensation established by the individual's network plan.

(i) An out of network practitioner who provides health care services at an in network facility to a covered individual may not be reimbursed more for the health care services than allowed according to the rate or amount of compensation established by the covered individual's network plan unless all of the following conditions are met:

(1) At least five (5) business days before the health care services are scheduled to be provided to the covered individual, the practitioner provides to the covered individual, on a form separate from any other form provided to the covered individual by the practitioner, a statement in conspicuous type that meets the following requirements:

(A) Includes a notice reading substantially as follows: "[Name of practitioner] is an out of network practitioner providing [type of care] with [name of in network facility], which is an in network provider facility within your health carrier's plan. [Name of practitioner] will not be allowed to bill you the difference between the price charged by the practitioner and the rate your health carrier will reimburse for the services during your care at [name of in network facility] unless you give your written consent to the charge.".

(B) Sets forth the practitioner's good faith estimate of the amount that the practitioner intends to charge for the health care services provided to the covered individual.

(C) Includes a notice reading substantially as follows concerning the good faith estimate set forth under clause (B): "The estimate of our intended charge for [name or description of health care services] set forth in this statement is provided in good faith and is our best estimate of the amount we will charge. If our actual charge for [name or description of health care services] exceeds our estimate by the greater of:

(i) one hundred dollars ($100); or

(ii) five percent (5%);

we will explain to you why the charge exceeds the estimate.".

(2) The covered individual signs the statement provided under subdivision (1), signifying the covered individual's consent to the charge for the health care services being greater than allowed according to the rate or amount of compensation established by

the network plan.

(j) If an out of network practitioner does not meet the requirements of subsection (i), the out of network practitioner shall include on any bill remitted to a covered individual a written statement in conspicuous type stating that the covered individual is not responsible for more than the rate or amount of compensation established by the covered individual's network plan plus any required copayment, deductible, or coinsurance.

(k) If a covered individual's network plan remits reimbursement to the covered individual for health care services subject to the reimbursement limitation of subsection (i), the network plan shall provide with the reimbursement a written statement in conspicuous type that states that the covered individual is not responsible for more than the rate or amount of compensation established by the covered individual's network plan and that is included in the reimbursement plus any required copayment, deductible, or coinsurance.

(l) If the charge of a practitioner for health care services provided to a covered individual exceeds the estimate provided to the covered individual under subsection (i)(1)(B) by the greater of:

(1) one hundred dollars ($100); or

(2) five percent (5%);

the facility or practitioner shall explain in a writing provided to the covered individual why the charge exceeds the estimate.

(m) An in network practitioner is not required to provide a covered individual with the good faith estimate if the nonemergency health care service is scheduled to be performed by the practitioner within five (5) business days after the health care service is ordered.

(n) The department of insurance shall adopt emergency rules under IC 4-22-2-37.1 to specify the requirements of the notifications set forth in subsections (j) and (k).

(o) ~~A practitioner may satisfy~~ The requirements of this section ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as added by Public Law 116-260.~~ **do not apply to a practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.

SECTION 11. IC 25-1-9.8-20, AS ADDED BY P.L.165-2022, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 20. ~~A practitioner may satisfy~~ The requirements of this chapter ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as~~

~~added by Public Law 116-260.~~ **do not apply to a practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.

SECTION 12. IC 25-4.5 IS ADDED TO THE INDIANA CODE AS A **NEW** ARTICLE TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]:

ARTICLE 4.5. ASSOCIATE PHYSICIANS

Chapter 1. Definitions

Sec. 1. The definitions in this chapter apply throughout this article.

Sec. 2. "Associate physician" means an individual who:

(1) meets the qualifications under this article; and

(2) is licensed under this article.

Sec. 3. "Board" refers to the medical licensing board of Indiana.

Sec. 4. "Collaborating physician" means a physician licensed by the board who collaborates with and is responsible for an associate physician.

Sec. 5. (a) "Collaboration" means overseeing the activities of, and accepting responsibility for, the medical services rendered by an associate physician and that one (1) of the following conditions is met at all times that services are rendered or tasks are performed by the associate physician:

(1) The collaborating physician or the physician designee is physically present at the location at which services are rendered or tasks are performed by the associate physician.

(2) When the collaborating physician or the physician designee is not physically present at the location at which services are rendered or tasks are performed by the associate physician, the collaborating physician or the physician designee is able to personally ensure proper care of the patient and is:

(A) immediately available through the use of telecommunications or other electronic means; and

(B) able to see the person within a medically appropriate time frame;

for consultation, if requested by the patient or the associate physician.

(b) The term includes the use of protocols, guidelines, and standing orders developed or approved by the collaborating physician.

Sec. 6. "Physician" means an individual who:

(1) holds the degree of doctor of medicine or doctor of osteopathy, or an equivalent degree; and

(2) holds an unlimited license under IC 25-22.5 to practice medicine or osteopathic medicine.

Chapter 2. Licensure

Sec. 1. (a) An individual must be licensed by the board before the individual may practice as an associate physician. The board may grant an associate physician license to an applicant who meets the following requirements:

(1) Submits an application on forms approved by the board.

(2) Pays the fee established by the board.

(3) Has:

(A) successfully completed the academic requirements for the degree of doctor of medicine or doctor of osteopathy from a medical school approved by the board but has not completed an approved postgraduate residency; and

(B) passed step two (2) of the United States Medical Licensing Examination or the equivalent test approved by the board not more than three (3) years before graduating from a medical school and applying for licensure under this chapter.

(4) Agrees to practice only primary care services:

(A) in a medically underserved rural or urban area; or

(B) at a rural health clinic (as defined in 42 U.S.C. 1396d(l)(1));

and under a collaborative agreement with a physician as required under this article.

(5) Submits to the board any other information the board considers necessary to evaluate the applicant's qualifications.

(6) Presents satisfactory evidence to the board that the individual has not been:

(A) engaged in an act that would constitute grounds for a disciplinary sanction under IC 25-1-9; or

(B) the subject of a disciplinary action by a licensing or certification agency of another state or jurisdiction on the grounds that the individual was not able to practice as an associate physician without endangering the public.

(7) Is a resident and citizen of the United States or is a lawfully admitted alien.

(8) Is proficient in English.

(9) Is of good moral character.

(b) The board may not require an applicant or an individual

licensed under this article to complete more continuing education than that required of a physician licensed under IC 25-22.5.

Sec. 2. The board may refuse to issue a license or may issue a probationary license to an individual if:

(1) the individual has been disciplined by an administrative agency in another jurisdiction or been convicted for a crime that has a direct bearing on the individual's ability to practice competently; and

(2) the board determines that the act for which the individual was disciplined or convicted has a direct bearing on the individual's ability to practice as an associate physician.

Sec. 3. (a) If the board issues a probationary license under section 2 of this chapter, the committee may require the individual who holds the probationary license to meet at least one (1) of the following conditions:

(1) Report regularly to the board upon a matter that is the basis for the probation.

(2) Limit practice to services prescribed by the board.

(3) Continue or renew professional education.

(4) Engage in community restitution or service without compensation for a number of hours specified by the board.

(5) Submit to care, counseling, or treatment by a physician designated by the board for a matter that is the basis for the probation.

(b) The board shall remove a limitation placed on a probationary license if after a hearing the committee finds that the deficiency that caused the limitation has been remedied.

Sec. 4. (a) Subject to IC 25-1-2-6(e), a license issued by the board expires on a date established by the Indiana professional licensing agency under IC 25-1-5-4 and that does not exceed one (1) year from the date the license was issued.

(b) An individual may renew a license:

(1) not more than two (2) times; and

(2) by paying a renewal fee on or before the expiration date of the license.

(c) If an individual fails to pay a renewal fee on or before the expiration date of a license, the license becomes invalid and must be returned to the board.

(d) Before the board may issue a renewal license, the board shall ensure that the licensee is operating under a collaborative agreement as required by this article.

Sec. 5. (a) If an individual surrenders a license to the board, the

board may reinstate the license upon written request by the individual.

(b) If the board reinstates a license, the board may impose conditions on the license appropriate to the reinstatement.

(c) An individual may not surrender a license without written approval by the board if a disciplinary proceeding under this article is pending against the individual.

Sec. 6. The board may do any of the following:

(1) Suspend or revoke a license of a licensee who commits a serious violation of this article.

(2) Discipline a licensee for a less severe violation of this chapter.

Chapter 3. Collaborative Agreements

Sec. 1. (a) In order to be licensed under this article, an associate physician shall enter into a collaborative agreement with a physician licensed under IC 25-22.5. The associate physician may not practice independently from the collaborating physician.

(b) The collaborating physician is responsible at all times for the oversight of the activities of, and accepts responsibility for, primary care services provided by the associate physician.

(c) Except in an emergency situation, an associate physician shall clearly identify to a patient that the patient is being treated by an associate physician.

(d) If an associate physician determines that a patient needs to be examined by a physician, the associate physician shall immediately notify the collaborating physician or physician designee.

(e) If an associate physician notifies the collaborating physician that the collaborating physician should examine a patient, the collaborating physician shall:

(1) schedule an examination of the patient unless the patient declines; or

(2) arrange for another physician to examine the patient.

(f) A collaborating physician or an associate physician who does not comply with this section is subject to discipline under IC 25-1-9.

(g) An associate physician's collaborative agreement with a collaborating physician must:

(1) be in writing;

(2) include the services delegated to the associate physician by the collaborating physician and limited to those allowed under this article;

(3) set forth the collaborative agreement for the associate physician, including the emergency procedures that the associate physician must follow; and

(4) specify the protocol the associate physician shall follow in prescribing a drug.

(h) The collaborating physician shall submit the collaborative agreement to the board. Any amendment to the collaborative agreement must be resubmitted to the board.

(i) A collaborating physician or an associate physician who violates the collaborative agreement described in this section may be disciplined under IC 25-1-9.

Sec. 2. (a) Collaboration by the collaborating physician or the physician's designee must be continuous but does not require the physical presence of the collaborating physician at the time and the place that the services are rendered.

(b) A collaborating physician or physician's designee shall review patient encounters, including at least twenty percent (20%) of the charts in which the associate physician prescribes a controlled substance, not later than ten (10) business days, and within a reasonable time, as established in the collaborative agreement, after the associate physician has seen the patient, that is appropriate for the maintenance of quality medical care.

Sec. 3. (a) A physician collaborating with an associate physician must meet the following requirements:

(1) Be licensed under IC 25-22.5.

(2) Register with the board the physician's intent to enter into a collaborative agreement with an associate physician.

(3) Not have a disciplinary action restriction that limits the physician's ability to collaborate with an associate physician.

(4) Maintain a written agreement with the associate physician that states the physician will:

(A) work in collaboration with the associate physician in accordance with any rules adopted by the board; and

(B) retain responsibility for the care rendered by the associate physician.

The collaborative agreement must be signed by the physician and the associate physician, updated annually, and made available to the board upon request.

(b) Before initiating practice the collaborating physician and the associate physician must submit, on forms approved by the board, the following information:

(1) The name, the business address, and the telephone number

of the collaborating physician.

(2) The name, the business address, and the telephone number of the associate physician.

(3) A list of all the locations in which the collaborating physician authorizes the associate physician to prescribe.

(4) A brief description of the setting in which the associate physician will practice.

(5) A description of the associate physician's controlled substance prescriptive authority in collaboration with the collaborating physician, including a list of the controlled substances the collaborating physician authorizes the associate physician to prescribe and documentation that the authority is consistent with the education, knowledge, skill, and competence of both parties.

(6) Any other information required by the board.

(c) An associate physician shall notify the board of any changes or additions in practice sites or collaborating physicians not more than thirty (30) days after the change or addition.

Sec. 4. (a) An associate physician who is granted controlled substances prescriptive authority by a collaborating physician under this chapter may prescribe, if agreed to by the collaborating physician:

(1) any controlled substance listed in Schedule III, Schedule IV, or Schedule V; and

(2) a limited authority of Schedule II controlled substances and only if the Schedule II controlled substance contains hydrocodone.

(b) The collaborating physician shall specify in the collaborative agreement whether the associate physician has authorization to prescribe a controlled substance and any limitations on the prescribing placed by the collaborating physician.

(c) An associate physician with prescriptive authority for prescribing controlled substances shall register with the United States Drug Enforcement Administration and include the issued registration number on prescriptions for controlled substances.

(d) The board may adopt rules under IC 4-22-2 governing the prescribing of controlled substances by an associate physician.

Sec. 5. If an associate physician is employed by a physician, a group of physicians, or another legal entity, the associate physician must be in collaboration with and be the legal responsibility of the collaborating physician. The legal responsibility for the associate physician's patient care activities are that of the collaborating

physician, including when the associate physician provides care and treatment for patients in health care facilities.

Sec. 6. A collaborating physician may not enter into a collaborate practice agreement with a total of more than six (6) associate physicians and physician assistants under IC 25-27.5.

Sec. 7. The board may adopt rules under IC 4-22-2 specifying requirements and regulation of the use of collaborative agreements under this article.

Chapter 4. Unauthorized Practice; Penalties; Sanctions

Sec. 1. An individual may not:

(1) profess to be an associate physician; or

(2) use the title "associate physician";

unless the individual is licensed under this article.

Sec. 2. An individual who violates this chapter commits a Class B misdemeanor.

Sec. 3. In addition to the penalty under section 2 of this chapter, an associate physician who violates this article is subject to the sanctions under IC 25-1-9.

SECTION 13. IC 25-13-1-8, AS AMENDED BY P.L.78-2017, SECTION 8, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 8. (a) A license to practice dental hygiene in Indiana may be issued to candidates who pass an examination administered by an entity that has been approved by the board. Subject to IC 25-1-2-6(e), the license shall be valid for the remainder of the renewal period in effect on the date the license was issued.

(b) Prior to the issuance of the license, the applicant shall pay a fee set by the board under section 5 of this chapter. Subject to IC 25-1-2-6(e), a license issued by the board expires on a date specified by the Indiana professional licensing agency under IC 25-1-5-4(l) of each even-numbered year.

(c) Subject to IC 25-1-2-6(e), an applicant for license renewal must satisfy the following conditions:

(1) Pay ~~(A)~~ the renewal fee set by the board under section 5 of this chapter on or before the renewal date specified by the Indiana professional licensing agency in each even-numbered year. ~~and~~

~~(B) a compliance fee of twenty dollars ($20) to be deposited in the dental compliance fund established by IC 25-14-1-3.7.~~

(2) Subject to IC 25-1-4-3, provide the board with a sworn statement signed by the applicant attesting that the applicant has fulfilled the continuing education requirements under IC 25-13-2.

(3) Be currently certified or successfully complete a course in basic life support through a program approved by the board. The

board may waive the basic life support requirement for applicants who show reasonable cause.

(d) If the holder of a license does not renew the license on or before the renewal date specified by the Indiana professional licensing agency, the license expires and becomes invalid without any action by the board.

(e) A license invalidated under subsection (d) may be reinstated by the board in three (3) years or less after such invalidation if the holder of the license meets the requirements under IC 25-1-8-6(c).

(f) If a license remains invalid under subsection (d) for more than three (3) years, the holder of the invalid license may obtain a reinstated license by meeting the requirements for reinstatement under IC 25-1-8-6(d). The board may require the licensee to participate in remediation or pass an examination administered by an entity approved by the board.

(g) The board may require the holder of an invalid license who files an application under this subsection to appear before the board and explain why the holder failed to renew the license.

(h) The board may adopt rules under section 5 of this chapter establishing requirements for the reinstatement of a license that has been invalidated for more than three (3) years.

(i) The license to practice must be displayed at all times in plain view of the patients in the office where the holder is engaged in practice. No person may lawfully practice dental hygiene who does not possess a license and its current renewal.

(j) Biennial renewals of licenses are subject to the provisions of IC 25-1-2.

SECTION 14. IC 25-14-1-3.7, AS AMENDED BY P.L.264-2013, SECTION 7, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 3.7. (a) The dental compliance fund is established to provide funds for administering and enforcing the provisions of this article, including investigating and taking enforcement action against violators of:

(1) IC 25-1-9 concerning an individual licensed under IC 25-13 or this article;

(2) IC 25-13; and

(3) this article.

The fund shall be administered by the Indiana professional licensing agency.

(b) The expenses of administering the fund shall be paid from the money in the fund. The fund consists of ~~(1) compliance fees paid under IC 25-13-1-8 and section 10(a) of this chapter; and (2)~~ fines and civil

penalties collected through investigations of violations of:

~~(A)~~ **(1)** IC 25-1-9 concerning individuals licensed under IC 25-13 or this article;

~~(B)~~ **(2)** IC 25-13; and

~~(C)~~ **(3)** this article;

conducted by the board or the attorney general.

(c) The treasurer of state shall invest the money in the fund not currently needed to meet the obligations of the fund in the same manner as other public money may be invested.

(d) Money in the fund at the end of a state fiscal year does not revert to the state general fund.

(e) The attorney general and the Indiana professional licensing agency shall enter into a memorandum of understanding to provide the attorney general with funds to conduct investigations and pursue enforcement action against violators of:

(1) IC 25-1-9 if the individual is licensed under IC 25-13 or this article;

(2) IC 25-13; and

(3) this article.

(f) The attorney general and the Indiana professional licensing agency shall present any memorandum of understanding under subsection (e) annually to the board for review.

SECTION 15. IC 25-14-1-10, AS AMENDED BY P.L.78-2017, SECTION 9, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 10. (a) Subject to IC 25-1-2-6(e), unless renewed, a license issued by the board expires on a date specified by the agency under IC 25-1-5-4(l). An applicant for renewal shall pay the renewal fee set by the board under section 13 of this chapter on or before the renewal date specified by the agency. ~~In addition to the renewal fee set by the board, an applicant for renewal shall pay a compliance fee of twenty dollars ($20) to be deposited in the dental compliance fund established by section 3.7 of this chapter.~~

(b) The license shall be properly displayed at all times in the office of the person named as the holder of the license, and a person may not be considered to be in legal practice if the person does not possess the license and renewal card.

(c) If a holder of a dental license does not renew the license on or before the renewal date specified by the agency, without any action by the board the license together with any related renewal card is invalidated.

(d) Except as provided in section 27.1 of this chapter, a license invalidated under subsection (c) may be reinstated by the board in three

(3) years or less after its invalidation if the holder of the license meets the requirements under IC 25-1-8-6(c).

(e) Except as provided in section 27.1 of this chapter, if a license remains invalid under subsection (c) for more than three (3) years, the holder of the invalid license may obtain a reinstated license by satisfying the requirements for reinstatement under IC 25-1-8-6(d).

(f) The board may require the holder of an invalid license who files an application under this subsection to appear before the board and explain why the holder failed to renew the license.

(g) The board may adopt rules under section 13 of this chapter establishing requirements for the reinstatement of a license that has been invalidated for more than three (3) years. The fee for a duplicate license to practice as a dentist is subject to IC 25-1-8-2.

(h) Biennial renewal of licenses is subject to IC 25-1-2.

(i) Subject to IC 25-1-4-3, an application for renewal of a license under this section must contain a sworn statement signed by the applicant attesting that the applicant has fulfilled the continuing education requirements under IC 25-14-3.

SECTION 16. IC 25-22.5-1-2, AS AMENDED BY P.L.128-2022, SECTION 3, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 2. (a) This article, as it relates to the unlawful or unauthorized practice of medicine or osteopathic medicine, does not apply to any of the following:

(1) A student in training in a medical school approved by the board, or while performing duties as an intern or a resident in a hospital under the supervision of the hospital's staff or in a program approved by the medical school.

(2) A person who renders service in case of emergency where no fee or other consideration is contemplated, charged, or received.

(3) A paramedic (as defined in IC 16-18-2-266), an advanced emergency medical technician (as defined in IC 16-18-2-6.5), an emergency medical technician (as defined in IC 16-18-2-112), or a person with equivalent certification from another state who renders advanced life support (as defined in IC 16-18-2-7), or basic life support (as defined in IC 16-18-2-33.5):

(A) during a disaster emergency declared by the governor under IC 10-14-3-12 in response to an act that the governor in good faith believes to be an act of terrorism (as defined in IC 35-31.5-2-329); and

(B) in accordance with the rules adopted by the Indiana emergency medical services commission or the disaster emergency declaration of the governor.

(4) Commissioned medical officers or medical service officers of the armed forces of the United States, the United States Public Health Service, and medical officers of the United States Department of Veterans Affairs in the discharge of their official duties in Indiana.

(5) An individual who is not a licensee who resides in another state or country and is authorized to practice medicine or osteopathic medicine there, who is called in for consultation by an individual licensed to practice medicine or osteopathic medicine in Indiana.

(6) A person administering a domestic or family remedy to a member of the person's family.

(7) A member of a church practicing the religious tenets of the church if the member does not make a medical diagnosis, prescribe or administer drugs or medicines, perform surgical or physical operations, or assume the title of or profess to be a physician.

(8) A school corporation and a school employee who acts under IC 34-30-14 (or IC 34-4-16.5-3.5 before its repeal).

(9) An associate physician practicing in compliance with IC 25-4.5 and under a collaborative agreement.

~~(9)~~ **(10)** A chiropractor practicing the chiropractor's profession under IC 25-10 or to an employee of a chiropractor acting under the direction and supervision of the chiropractor under IC 25-10-1-13.

~~(10)~~ **(11)** A dental hygienist practicing the dental hygienist's profession under IC 25-13.

~~(11)~~ **(12)** A dentist practicing the dentist's profession under IC 25-14.

~~(12)~~ **(13)** A hearing aid dealer practicing the hearing aid dealer's profession under IC 25-20.

~~(13)~~ **(14)** A nurse practicing the nurse's profession under IC 25-23. However, a certified registered nurse anesthetist (as defined in IC 25-23-1-1.4) may administer anesthesia if the certified registered nurse anesthetist acts under the direction of and in the immediate presence of a physician.

~~(14)~~ **(15)** An optometrist practicing the optometrist's profession under IC 25-24.

~~(15)~~ **(16)** A pharmacist practicing the pharmacist's profession under IC 25-26.

~~(16)~~ **(17)** A physical therapist practicing the physical therapist's profession under IC 25-27.

~~(17)~~ **(18)** A podiatrist practicing the podiatrist's profession under IC 25-29.

~~(18)~~ **(19)** A psychologist practicing the psychologist's profession under IC 25-33.

~~(19)~~ **(20)** A speech-language pathologist or audiologist practicing the pathologist's or audiologist's profession under IC 25-35.6.

~~(20)~~ **(21)** An employee of a physician or group of physicians who performs an act, a duty, or a function that is customarily within the specific area of practice of the employing physician or group of physicians, if the act, duty, or function is performed under the direction and supervision of the employing physician or a physician of the employing group within whose area of practice the act, duty, or function falls. An employee may not make a diagnosis or prescribe a treatment and must report the results of an examination of a patient conducted by the employee to the employing physician or the physician of the employing group under whose supervision the employee is working. An employee may not administer medication without the specific order of the employing physician or a physician of the employing group. Unless an employee is licensed or registered to independently practice in a profession described in subdivisions (9) through (18), nothing in this subsection grants the employee independent practitioner status or the authority to perform patient services in an independent practice in a profession.

~~(21)~~ **(22)** A hospital licensed under IC 16-21 or IC 12-25.

~~(22)~~ **(23)** A health care organization whose members, shareholders, or partners are individuals, partnerships, corporations, facilities, or institutions licensed or legally authorized by this state to provide health care or professional services as:

(A) a physician;

(B) a psychiatric hospital;

(C) a hospital;

(D) a health maintenance organization or limited service health maintenance organization;

(E) a health facility;

(F) a dentist;

(G) a registered or licensed practical nurse;

(H) a certified nurse midwife or a certified direct entry midwife;

(I) an optometrist;

(J) a podiatrist;

(K) a chiropractor;

(L) a physical therapist; or

(M) a psychologist.

~~(23)~~ **(24)** A physician assistant practicing the physician assistant profession under IC 25-27.5.

~~(24)~~ **(25)** A physician providing medical treatment under section 2.1 of this chapter.

~~(25)~~ **(26)** An attendant who provides attendant care services (as defined in IC 16-18-2-28.5).

~~(26)~~ **(27)** A personal services attendant providing authorized attendant care services under IC 12-10-17.1.

~~(27)~~ **(28)** A respiratory care practitioner practicing the practitioner's profession under IC 25-34.5.

(b) A person described in subsection (a)(9) through ~~(a)(18)~~ **(a)(19)** is not excluded from the application of this article if:

(1) the person performs an act that an Indiana statute does not authorize the person to perform; and

(2) the act qualifies in whole or in part as the practice of medicine or osteopathic medicine.

(c) An employment or other contractual relationship between an entity described in subsection ~~(a)(21)~~ **(a)(22)** through ~~(a)(22)~~ **(a)(23)** and a licensed physician does not constitute the unlawful practice of medicine or osteopathic medicine under this article if the entity does not direct or control independent medical acts, decisions, or judgment of the licensed physician. However, if the direction or control is done by the entity under IC 34-30-15 (or IC 34-4-12.6 before its repeal), the entity is excluded from the application of this article as it relates to the unlawful practice of medicine or osteopathic medicine.

(d) This subsection does not apply to a prescription or drug order for a legend drug that is filled or refilled in a pharmacy owned or operated by a hospital licensed under IC 16-21. A physician licensed in Indiana who permits or authorizes a person to fill or refill a prescription or drug order for a legend drug except as authorized in IC 16-42-19-11 through IC 16-42-19-19 is subject to disciplinary action under IC 25-1-9. A person who violates this subsection commits the unlawful practice of medicine or osteopathic medicine under this chapter.

(e) A person described in subsection (a)(8) shall not be authorized to dispense contraceptives or birth control devices.

(f) Nothing in this section allows a person to use words or abbreviations that indicate or induce an individual to believe that the person is engaged in the practice of medicine or osteopathic medicine.

SECTION 17. IC 27-1-3-19 IS AMENDED TO READ AS

FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 19. (a) Whenever the commissioner determines that any insurance company to which this article is applicable:

(1) is conducting its business contrary to law or in an unsafe or unauthorized manner;

(2) has had its capital or surplus fund impaired or reduced below the amount required by law; or

(3) has failed, neglected, or refused to observe and comply with any **law,** order, or rule of the department or commissioner;

then the commissioner may, by an order in writing addressed to the board of directors, board of trustees, attorney in fact, partners, or owners of or in any such insurance company, to direct the discontinuance of any such illegal, unauthorized, or unsafe practice, the restoration of an impairment to the capital or the surplus fund, or the compliance with any such law, order, or rule of the department or commissioner. The order shall be mailed to the last known principal office of the insurance company by certified or registered mail or delivered to an officer of the company and shall be considered to be received by the insurance company three (3) days after mailing or on the date of delivery.

(b) If the insurance company fails, neglects, or refuses to comply with the terms of that order within thirty (30) days after its receipt by the insurance company, or within a shorter period set out in the order if the commissioner determines that an emergency exists, the commissioner may, in addition to any other remedy conferred upon the department or the commissioner by law, bring an action against any such insurance company, its officers, and agents to compel that compliance.

(c) The action shall be brought by the commissioner in the Marion County circuit court. The action shall be commenced and prosecuted in accordance with the Indiana Rules of Trial Procedure, and relief for noncompliance of the order includes any remedy appropriate under the facts, including injunction, preliminary injunction, and temporary restraining order. In that action, a change of venue from the judge, but no change of venue from the county, is permitted.

SECTION 18. IC 27-1-3.5-6.2 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 6.2. (a) As used in this section, "domestic stock insurer" means a person that:**

(1) provides coverage under a health plan (as defined in IC 27-1-48-4);

(2) is organized under the insurance laws of this state; and

(3) is a publicly traded stock corporation.

(b) A domestic stock insurer shall file the following with the department:

(1) Not later than March 1 of each calendar year, the domestic stock insurer's annual financial statement from the previous calendar year.

(2) Not later than May 15 of each calendar year, the domestic stock insurer's first quarter financial statement from the current calendar year.

(3) Not later than August 15 of each calendar year, the domestic stock insurer's second quarter financial statement from the current calendar year.

(4) Not later than November 15 of each calendar year, the domestic stock insurer's third quarter financial statement from the current calendar year.

(c) The department must post the information filed under subsection (b) on the department's website on a single and easily accessible web page not later than ten (10) business days after receiving the information.

SECTION 19. IC 27-1-37.5-1, AS ADDED BY P.L.77-2018, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 1. (a) Except as provided in sections 10, 11, 12, ~~and~~ 13, **and 13.5** of this chapter, this chapter applies beginning September 1, 2018.

(b) This chapter does not apply to a step therapy protocol exception procedure under IC 27-8-5-30 or IC 27-13-7-23.

(c) This chapter does not apply to a health plan that is offered by a local unit public employer under a program of group health insurance provided under IC 5-10-8-2.6.

SECTION 20. IC 27-1-37.5-1.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 1.5. As used in this chapter, "adverse determination" means a denial of a request for benefits on the grounds that the health service or item:**

(1) is not medically necessary, appropriate, effective, or efficient;

(2) is not being provided in or at an appropriate health care setting or level of care; or

(3) is experimental or investigational.

SECTION 21. IC 27-1-37.5-1.7 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 1.7. As used in this chapter,**

"clinical peer" means a practitioner or other health care provider who either:

(1) holds a current and valid license in any United States jurisdiction;

(2) has been granted reciprocity in the state, if reciprocity exists; or

(3) holds a license that is part of a compact in which the state has entered.

SECTION 22. IC 27-1-37.5-11, AS ADDED BY P.L.77-2018, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 11. (a) This section applies to a prior authorization request delivered to a health plan after December 31, 2019.

(b) A health plan shall respond to a request delivered under section 10 of this chapter as follows:

(1) If the request is delivered under section 10(b) of this chapter, the health plan shall immediately send to the requesting health care provider an electronic receipt for the request.

(2) If the request is for an urgent care situation, the health plan shall respond with a prior authorization determination not more than ~~seventy-two (72)~~ **forty-eight (48)** hours after receiving the request.

(3) If the request is for a nonurgent care situation, the health plan shall respond with a prior authorization determination not more than ~~seven (7)~~ **five (5)** business days after receiving the request.

(c) If a request delivered under section 10 of this chapter is incomplete:

(1) the health plan shall respond within the period required by subsection (b) and indicate the specific additional information required to process the request;

(2) if the request was delivered under section 10(b) of this chapter, upon receiving the response under subdivision (1), the health care provider shall immediately send to the health plan an electronic receipt for the response made under subdivision (1); and

(3) if the request is for an urgent care situation, the health care provider shall respond to the request for additional information not more than ~~seventy-two (72)~~ **forty-eight (48)** hours after the health care provider receives the response under subdivision (1).

(d) If a request delivered under section 10 of this chapter is denied, the health plan shall respond within the period required by subsection (b) and indicate the specific reason for the denial **in clear and easy to understand language.**

SECTION 23. IC 27-1-37.5-13.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 13.5. (a) A health plan may not require a participating provider to obtain prior authorization for the following CPT codes:**

(1) 11200.
(2) 11201.
(3) 17311.
(4) 17312.
(5) 17313.
(6) 17314.
(7) 44140.
(8) 44160.
(9) 44970.
(10) 49505.
(11) 70450.
(12) 70551.
(13) 70552.
(14) 70553.
(15) 71250.
(16) 71260.
(17) 71275.
(18) 72141.
(19) 72148.
(20) 72158.
(21) 73221.
(22) 73721.
(23) 74150.
(24) 74160.
(25) 74176.
(26) 74177.
(27) 74178.
(28) 74179.
(29) 74181.
(30) 74183.
(31) 78452.
(32) 92507.
(33) 92526.
(34) 92609.
(35) 93303.
(36) 93306.
(37) 95044.

(38) 95806.
(39) 95810.
(40) 97110.
(41) 97112.
(42) 97116.
(43) 97129.
(44) 97130.
(45) 97140.
(46) 97530.
(47) V5010.
(48) V5256.
(49) V5261.
(50) V5275.

(b) A health plan may not issue a retroactive denial for a CPT code listed in subsection (a).

(c) Before November 1, 2025, the:

(1) interim study committee on public health, behavioral health, and human services; and

(2) interim study committee on financial institutions and insurance;

shall jointly review the impact of this section, including any relief on the administrative burdens to participating providers and any differences in utilization of the CPT codes listed in subsection (a).

(d) This section expires June 30, 2026.

SECTION 24. IC 27-1-37.5-17 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 17. (a) As used in this section, "necessary information" includes the results of any face-to-face clinical evaluation, second opinion, or other clinical information that is directly applicable to the requested service that may be required.**

(b) If a health plan makes an adverse determination on a prior authorization request by a covered individual's health care provider, the health plan must offer the covered individual's health care provider the option to request a peer to peer review by a clinical peer concerning the adverse determination.

(c) A covered individual's health care provider may request a peer to peer review by a clinical peer either in writing or electronically.

(d) If a peer to peer review by a clinical peer is requested under this section:

(1) the health plan's clinical peer and the covered individual's

health care provider or the health care provider's designee shall make every effort to provide the peer to peer review not later than seven (7) business days from the date of receipt by the health plan of the request by the covered individual's health care provider for a peer to peer review if the health plan has received the necessary information for the peer to peer review; and

(2) the health plan must have the peer to peer review conducted between the clinical peer and the covered individual's health care provider or the provider's designee.

SECTION 25. IC 27-1-44.5-2, AS AMENDED BY P.L.165-2022, SECTION 6, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 2. As used in this chapter, "health payer" includes the following:

(1) Medicare.

(2) Medicaid or a managed care organization (as defined in IC 12-7-2-126.9) that has contracted with Medicaid to provide services to a Medicaid recipient.

(3) An insurer that issues a policy of accident and sickness insurance (as defined in IC 27-8-5-1), except for the following types of coverage:

(A) Accident only, credit, dental, vision, long term care, or disability income insurance.

(B) Coverage issued as a supplement to liability insurance.

(C) Automobile medical payment insurance.

(D) A specified disease policy.

(E) A policy that provides indemnity benefits not based on any expense incurred requirements, including a plan that provides coverage for:

(i) hospital confinement, critical illness, or intensive care; or

(ii) gaps for deductibles or copayments.

(F) Worker's compensation or similar insurance.

(G) A student health plan.

(H) A supplemental plan that always pays in addition to other coverage.

(4) A health maintenance organization (as defined in IC 27-13-1-19).

(5) A pharmacy benefit manager (as defined in IC 27-1-24.5-12).

(6) An administrator (as defined in IC 27-1-25-1).

(7) A multiple employer welfare arrangement (as defined in IC 27-1-34-1).

(8) A third party administrator of an employee benefit plan

that is subject to the federal Employee Retirement Income Security Act of 1974 (29 U.S.C. 1001 et seq.).

~~(8)~~ **(9)** Any other person identified by the commissioner for participation in the data base described in this chapter.

SECTION 26. IC 27-1-45-10, AS ADDED BY P.L.165-2022, SECTION 9, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 10. ~~A facility or a practitioner may satisfy~~ The requirements of this chapter ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as added by Public Law 116-260.~~ **do not apply to a facility or practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.

SECTION 27. IC 27-1-46-18, AS ADDED BY P.L.165-2022, SECTION 10, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 18. ~~A provider facility may satisfy~~ The requirements of this chapter ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as added by Public Law 116-260.~~ **do not apply to a facility or practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.

SECTION 28. IC 27-1-48 IS ADDED TO THE INDIANA CODE AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]:

Chapter 48. Health Plan Notices

Sec. 1. As used in this chapter, "covered individual" means an individual who is entitled to coverage under a health plan.

Sec. 2. As used in this chapter, "CPT code" refers to the medical billing code that applies to a specific health care service, as published in the Current Procedural Terminology code set maintained by the American Medical Association.

Sec. 3. (a) As used in this chapter, "health care service" means a health care related service or product rendered or sold by a health care provider within the scope of the health care provider's license or legal authorization, including hospital, medical, surgical, mental health, and substance abuse services or products.

(b) The term does not include the following:

(1) Dental services.

(2) Vision services.

(3) Long term rehabilitation treatment.

(4) Pharmaceutical services or products.

Sec. 4. (a) As used in this chapter, "health plan" means any of the following that provides coverage for health care services:

(1) A policy of accident and sickness insurance (as defined in IC 27-8-5-1). However, the term does not include the coverages described in IC 27-8-5-2.5(a).

(2) A contract with a health maintenance organization (as defined in IC 27-13-1-19) that provides coverage for basic health care services (as defined in IC 27-13-1-4).

(3) The Medicaid risk based managed care program under IC 12-15.

(b) The term includes a person that administers any of the following:

(1) A policy described in subsection (a)(1).

(2) A contract described in subsection (a)(2).

(3) Medicaid risk based managed care.

Sec. 5. As used in this chapter, "participating provider" refers to the following:

(1) A health care provider that has entered into an agreement with an insurer under IC 27-8-11-3.

(2) A participating provider (as defined in IC 27-13-1-24).

Sec. 6. As used in this chapter, "prior authorization" means a practice implemented by a health plan through which coverage of a health care service is dependent on the covered individual or health care provider obtaining approval from the health plan before the health care service is rendered. The term includes prospective or utilization review procedures conducted before a health care service is rendered.

Sec. 7. A health plan must:

(1) offer an alternative method for submission of a claim for when the health plan has technical difficulties with the health plan's claims submission system; and

(2) post notice of the alternative method for claims submission on the health plan's website.

Sec. 8. (a) Not later than February 1 of each calendar year, a health plan must post on the health plan's website:

(1) the thirty (30) most frequently submitted CPT codes that were submitted by participating providers for prior authorization during the previous calendar year; and

(2) the percentage of the thirty (30) most frequently submitted CPT codes that were approved in the previous calendar year,

disaggregated by CPT code.

(b) A health plan must maintain the information required under subsection (a) on the health plan's website, organized by year and on a single and easily accessible web page.

SECTION 29. IC 27-8-5-1.5, AS AMENDED BY P.L.124-2018, SECTION 76, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 1.5. (a) This section applies to a policy of accident and sickness insurance issued on an individual, a group, a franchise, or a blanket basis, including a policy issued by an assessment company or a fraternal benefit society.

(b) As used in this section, "commissioner" refers to the insurance commissioner appointed under IC 27-1-1-2.

(c) As used in this section, "grossly inadequate filing" means a policy form filing:

(1) that fails to provide key information, including state specific information, regarding a product, policy, or rate; or

(2) that demonstrates an insufficient understanding of applicable legal requirements.

(d) As used in this section, "policy form" means a policy, a contract, a certificate, a rider, an endorsement, an evidence of coverage, or any amendment that is required by law to be filed with the commissioner for approval before use in Indiana.

(e) As used in this section, "type of insurance" refers to a type of coverage listed on the National Association of Insurance Commissioners Uniform Life, Accident and Health, Annuity and Credit Product Coding Matrix under the heading "Continuing Care Retirement Communities", "Health", "Long Term Care", or "Medicare Supplement".

(f) Each person having a role in the filing process described in subsection (i) shall act in good faith and with due diligence in the performance of the person's duties.

(g) A policy form, including a policy form of a policy, contract, certificate, rider, endorsement, evidence of coverage, or amendment that is issued through a health benefit exchange (as defined in IC 27-19-2-8), may not be issued or delivered in Indiana unless the policy form has been filed with and approved by the commissioner.

(h) The commissioner shall do the following:

(1) Create a document containing a list of all product filing requirements for each type of insurance, with appropriate citations to the law, administrative rule, or bulletin that specifies the requirement, including the citation for the type of insurance to which the requirement applies.

(2) Make the document described in subdivision (1) available on the department of insurance Internet site.

(3) Update the document described in subdivision (1) at least annually and not more than thirty (30) days following any change in a filing requirement.

(i) The filing process is as follows:

(1) A filer shall submit a policy form filing that:

(A) includes a copy of the document described in subsection (h);

(B) indicates the location within the policy form or supplement that relates to each requirement contained in the document described in subsection (h); and

(C) certifies that the policy form meets all requirements of state law.

(2) The commissioner shall review a policy form filing and, not more than thirty (30) days after the commissioner receives the filing under subdivision (1):

(A) approve the filing; or

(B) provide written notice of a determination:

(i) that deficiencies exist in the filing; or

(ii) that the commissioner disapproves the filing.

A written notice provided by the commissioner under clause (B) must be based only on the requirements set forth in the document described in subsection (h) and must cite the specific requirements not met by the filing. A written notice provided by the commissioner under clause (B)(i) must state the reasons for the commissioner's determination in sufficient detail to enable the filer to bring the policy form into compliance with the requirements not met by the filing.

(3) A filer may resubmit a policy form that:

(A) was determined deficient under subdivision (2) and has been amended to correct the deficiencies; or

(B) was disapproved under subdivision (2) and has been revised.

A policy form resubmitted under this subdivision must meet the requirements set forth as described in subdivision (1) and must be resubmitted not more than thirty (30) days after the filer receives the commissioner's written notice of deficiency or disapproval. If a policy form is not resubmitted within thirty (30) days after receipt of the written notice, the commissioner's determination regarding the policy form is final.

(4) The commissioner shall review a policy form filing

resubmitted under subdivision (3) and, not more than thirty (30) days after the commissioner receives the resubmission:

(A) approve the resubmitted policy form; or

(B) provide written notice that the commissioner disapproves the resubmitted policy form.

A written notice of disapproval provided by the commissioner under clause (B) must be based only on the requirements set forth in the document described in subsection (h), must cite the specific requirements not met by the filing, and must state the reasons for the commissioner's determination in detail. The commissioner's approval or disapproval of a resubmitted policy form under this subdivision is final, except that the commissioner may allow the filer to resubmit a further revised policy form if the filer, in the filer's resubmission under subdivision (3), introduced new provisions or materially modified a substantive provision of the policy form. If the commissioner allows a filer to resubmit a further revised policy form under this subdivision, the filer must resubmit the further revised policy form not more than thirty (30) days after the filer receives notice under clause (B), and the commissioner shall issue a final determination on the further revised policy form not more than thirty (30) days after the commissioner receives the further revised policy form.

(5) If the commissioner disapproves a policy form filing under this subsection, the commissioner shall notify the filer, in writing, of the filer's right to a hearing as described in subsection ~~(m).~~ **(r).** A disapproved policy form filing may not be used for a policy of accident and sickness insurance unless the disapproval is overturned in a hearing conducted under this subsection.

(6) If the commissioner does not take any action on a policy form that is filed or resubmitted under this subsection in accordance with any applicable period specified in subdivision (2), (3), or (4), the policy form filing is considered to be approved.

(j) Except as provided in this subsection, the commissioner may not disapprove a policy form resubmitted under subsection (i)(3) or (i)(4) for a reason other than a reason specified in the original notice of determination under subsection (i)(2)(B). The commissioner may disapprove a resubmitted policy form for a reason other than a reason specified in the original notice of determination under subsection (i)(2) if:

(1) the filer has introduced a new provision in the resubmission;

(2) the filer has materially modified a substantive provision of the policy form in the resubmission;

(3) there has been a change in requirements applying to the policy form; or

(4) there has been reviewer error and the written disapproval fails to state a specific requirement with which the policy form does not comply.

(k) The commissioner may return a grossly inadequate filing to the filer without triggering a deadline set forth in this section.

(l) The commissioner may disapprove a policy form if:

(1) the benefits provided under the policy form are not reasonable in relation to the premium charged; or

(2) the policy form contains provisions that are unjust, unfair, inequitable, misleading, or deceptive, or that encourage misrepresentation of the policy.

(m) Before approving or disapproving a premium rate increase or decrease, the commissioner shall consider the following:

(1) The products affected, by line of business.

(2) The number of covered lives affected.

(3) Whether the product is open or closed to new members in the product block.

(4) Applicable median cost sharing for the product, as allowed by state or federal law.

(5) The benefits provided and the underlying costs of the health services rendered.

(6) The implementation date of the increase or decrease.

(7) The overall percent premium rate increase or decrease that is requested.

(8) The actual percent premium rate increase or decrease to be approved.

(9) Incurred claims paid each year for the past three (3) years, if applicable.

(10) Earned premiums for each of the past three (3) years, if applicable.

(11) Projected medical cost trends in the geographic service region, if the product for which a rate increase or decrease is requested is not a product offered statewide.

(12) If applicable, historical rebates paid to the policyholder from the most recent health plan year under the federal Patient Protection and Affordable Care Act (P.L. 111-148), as amended by the federal Health Care and Education Reconciliation Act of 2010 (P.L. 111-152).

(13) The median cost sharing amount for an individual covered by the product, or the actuarial value information as

required under the Patient Protection and Affordable Care Act, if applicable.

(n) The commissioner shall not approve a new product unless the commissioner has, at a minimum, considered the matters set forth in subsection (m)(1) through (m)(13).

(o) The information compiled, prepared, and considered by the commissioner under subsection (m)(1) through (m)(13) is subject to the requirements of IC 5-14-3. However, the commissioner's approval of a new product or a rate increase or decrease may take effect before the information compiled, prepared, and considered by the commissioner under subsection (m)(1) through (m)(13) is made accessible to the public under IC 5-14-3.

(p) When considering whether to approve a premium rate increase, the commissioner shall consider whether the current rate is appropriate for achieving the insurer's target loss ratio.

(q) To the extent authorized by the Patient Protection and Affordable Care Act and other federal law, the commissioner, under this section, may:

(1) consider network adequacy;

(2) conduct form review to ensure:

(A) minimum essential health benefits; and

(B) nondiscriminatory benefit design;

(3) perform accreditation confirmation; and

(4) confirm quality measures.

~~(m)~~ **(r)** Upon disapproval of a filing under this section, the commissioner shall provide written notice to the filer or insurer of the right to a hearing within twenty (20) days of a request for a hearing.

~~(n)~~ **(s)** Unless a policy form approved under this chapter contains a material error or omission, the commissioner may not:

(1) retroactively disapprove the policy form; or

(2) examine the filer of the policy form during a routine or targeted market conduct examination for compliance with a policy form filing requirement that was not in existence at the time the policy form was filed.

SECTION 30. IC 27-8-5.7-2.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 2.5. As used in this chapter, "CPT code" refers to the medical billing code that applies to a specific health care service, as published in the Current Procedural Terminology code set maintained by the American Medical Association.**

SECTION 31. IC 27-8-5.7-5 IS AMENDED TO READ AS

FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 5. (a) An insurer shall pay or deny each clean claim in accordance with ~~section~~ **sections** 6 **and 6.5** of this chapter.

(b) An insurer shall notify a provider of any deficiencies in a submitted claim not more than:

(1) thirty (30) days for a claim that is filed electronically; or

(2) forty-five (45) days for a claim that is filed on paper;

and describe any remedy necessary to establish a clean claim.

(c) Failure of an insurer to notify a provider as required under subsection (b) establishes the submitted claim as a clean claim.

SECTION 32. IC 27-8-5.7-6.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 6.5. (a) An insurer may not:**

(1) alter the CPT code submitted for a clean claim; and

(2) pay for a CPT code of lesser monetary value;

unless the medical record of the clean claim has been reviewed by an employee of the insurer who is licensed under IC 25-22.5.

(b) An insurer may not alter a clean claim to only pay for the CPT codes necessary for an individual's final diagnosis, if the CPT codes billed were deemed medically necessary to reach the final diagnosis.

SECTION 33. IC 27-8-11-3 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 3. (a) An insurer may:

(1) enter into agreements with providers relating to terms and conditions of reimbursement for health care services that may be rendered to insureds of the insurer, including agreements relating to the amounts to be charged the insured for services rendered or the terms and conditions for activities intended to reduce inappropriate care;

(2) issue or administer policies in this state that include incentives for the insured to utilize the services of a provider that has entered into an agreement with the insurer under subdivision (1); and

(3) issue or administer policies in this state that provide for reimbursement for expenses of health care services only if the services have been rendered by a provider that has entered into an agreement with the insurer under subdivision (1).

(b) Before entering into any agreement under subsection (a)(1), an insurer shall establish terms and conditions that must be met by providers wishing to enter into an agreement with the insurer under subsection (a)(1). These terms and conditions may not discriminate unreasonably against or among providers. For the purposes of this subsection, neither differences in prices among hospitals or other

institutional providers produced by a process of individual negotiation nor price differences among other providers in different geographical areas or different specialties constitutes unreasonable discrimination. Upon request by a provider seeking to enter into an agreement with an insurer under subsection (a)(1), the insurer shall make available to the provider a written statement of the terms and conditions that must be met by providers wishing to enter into an agreement with the insurer under subsection (a)(1).

(c) No hospital, physician, pharmacist, or other provider designated in IC 27-8-6-1 willing to meet the terms and conditions of agreements described in this section may be denied the right to enter into an agreement under subsection (a)(1). When an insurer denies a provider the right to enter into an agreement with the insurer under subsection (a)(1) on the grounds that the provider does not satisfy the terms and conditions established by the insurer for providers entering into agreements with the insurer, the insurer shall provide the provider with a written notice that:

(1) explains the basis of the insurer's denial; and

(2) states the specific terms and conditions that the provider, in the opinion of the insurer, does not satisfy.

(d) In no event may an insurer deny or limit reimbursement to an insured under this chapter on the grounds that the insured was not referred to the provider by a person acting on behalf of or under an agreement with the insurer.

(e) No cause of action shall arise against any person or insurer for:

(1) disclosing information as required by this section; or

(2) the subsequent use of the information by unauthorized individuals.

Nor shall such a cause of action arise against any person or provider for furnishing personal or privileged information to an insurer. However, this subsection provides no immunity for disclosing or furnishing false information with malice or willful intent to injure any person, provider, or insurer.

(f) Nothing in this chapter abrogates the privileges and immunities established in IC 34-30-15 (or IC 34-4-12.6 before its repeal).

(g) An insurer that enters into an agreement with a provider under subsection (a)(1) must provide the provider a current reimbursement rate schedule:

(1) every two (2) years; and

(2) when three (3) or more CPT code (as defined in IC 27-1-37.5-3) rates under the agreement are changed in a twelve (12) month period.

SECTION 34. IC 27-8-11-7, AS AMENDED BY P.L.195-2018, SECTION 18, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 7. (a) This section applies to an insurer that issues or administers a policy that provides coverage for basic health care services (as defined in IC 27-13-1-4).

(b) As used in this section, "clean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) does not contain an error; and

(3) may be processed by the insurer without returning the application to the provider for a revision or clarification.

(c) As used in this section, "credentialing" means a process by which an insurer makes a determination that:

(1) is based on criteria established by the insurer; and

(2) concerns whether a provider is eligible to:

(A) provide health services to an individual eligible for coverage; and

(B) receive reimbursement for the health services;

under an agreement that is entered into between the provider and the insurer.

(d) As used in this section, "unclean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) contains at least one (1) error; and

(3) must be returned to the provider to correct the error.

~~(b)~~ **(e)** The department of insurance shall prescribe the credentialing application form used by the Council for Affordable Quality Healthcare (CAQH) in electronic or paper format, which must be used by:

(1) a provider who applies for credentialing by an insurer; and

(2) an insurer that performs credentialing activities.

~~(c) An insurer shall notify a provider concerning a deficiency on a completed credentialing application form submitted by the provider not later than thirty (30) business days after the insurer receives the completed credentialing application form.~~

~~(d) An insurer shall notify a provider concerning the status of the provider's completed credentialing application not later than:~~

~~(1) sixty (60) days after the insurer receives the completed credentialing application form; and~~

~~(2) every thirty (30) days after the notice is provided under subdivision (1), until the insurer makes a final credentialing determination concerning the provider.~~

~~(e) Notwithstanding subsection (d), if an insurer fails to issue a~~

~~credentialing determination within thirty (30) days after receiving a completed credentialing application form from a provider, the insurer shall provisionally credential the provider if the provider meets the following criteria:~~

~~(1) The provider has submitted a completed and signed credentialing application form and any required supporting material to the insurer.~~

~~(2) The provider was previously credentialed by the insurer in Indiana and in the same scope of practice for which the provider has applied for provisional credentialing.~~

~~(3) The provider is a member of a provider group that is credentialed and a participating provider with the insurer.~~

~~(4) The provider is a network provider with the insurer.~~

~~(f) The criteria for issuing provisional credentialing under subsection (e) may not be less stringent than the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization.~~

~~(g) Once an insurer fully credentials a provider that holds provisional credentialing, reimbursement payments under the contract shall be retroactive to the date of the provisional credentialing. The insurer shall reimburse the provider at the rates determined by the contract between the provider and the insurer.~~

~~(h) If an insurer does not fully credential a provider that is provisionally credentialed under subsection (e), the provisional credentialing is terminated on the date the insurer notifies the provider of the adverse credentialing determination. The insurer is not required to reimburse for services rendered while the provider was provisionally credentialed.~~

(f) An insurer shall notify a provider concerning a deficiency on a completed unclean credentialing application form submitted by the provider not later than five (5) business days after the entity receives the completed unclean credentialing application form. A notice described in this subsection must:

(1) provide a description of the deficiency; and

(2) state the reason why the application was determined to be an unclean credentialing application.

(g) A provider shall respond to the notification required under subsection (f) not later than five (5) business days after receipt of the notice.

(h) An insurer shall notify a provider concerning the status of the provider's completed clean credentialing application when:

(1) the provider is provisionally credentialed; and

(2) the insurer makes a final credentialing determination concerning the provider.

(i) If the insurer fails to issue a credentialing determination within fifteen (15) days after receiving a completed clean credentialing application form from a provider, the insurer shall provisionally credential the provider in accordance with the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization. The provisional credentialing license is valid until a determination is made on the credentialing application of the provider.

(j) Once an insurer fully credentials a provider that holds provisional credentialing and a network provider agreement has been executed, then reimbursement payments under the contract shall be paid retroactive to the later of:

(1) the date the provider was provisionally credentialed; or

(2) the effective date of the provider agreement.

The insurer shall reimburse the provider at the rates determined by the contract between the provider and the insurer.

(k) If an insurer does not fully credential a provider that is provisionally credentialed under subsection (i), the provisional credentialing is terminated on the date the insurer notifies the provider of the adverse credentialing determination. The insurer is not required to reimburse for services rendered while the provider was provisionally credentialed.

SECTION 35. IC 27-13-15-1 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 1. (a) A contract between a health maintenance organization and a participating provider of health care services:

(1) must be in writing;

(2) may not prohibit the participating provider from disclosing:

(A) the terms of the contract as it relates to financial or other incentives to limit medical services by the participating provider; or

(B) all treatment options available to an insured, including those not covered by the insured's policy;

(3) may not provide for a financial or other penalty to a provider for making a disclosure permitted under subdivision (2); and

(4) must provide that in the event the health maintenance organization fails to pay for health care services as specified by the contract, the subscriber or enrollee is not liable to the participating provider for any sums owed by the health

maintenance organization.

(b) An enrollee is not entitled to coverage of a health care service under a group or an individual contract unless that health care service is included in the enrollee's contract.

(c) A provider is not entitled to payment under a contract for health care services provided to an enrollee unless the provider has a contract or an agreement with the carrier.

~~(d) This section applies to a contract entered, renewed, or modified after June 30, 1996.~~

(d) A health maintenance organization that enters into a contract with a participating provider must provide the participating provider with a current reimbursement rate schedule:

(1) every two (2) years; and

(2) when three (3) or more CPT code (as defined in IC 27-1-37.5-3) rates under the contract change in a twelve (12) month period.

SECTION 36. IC 27-13-20-1.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 1.5. (a) Before approving or disapproving an increase or decrease in the rates to be used by a health maintenance organization, the commissioner shall review the following:**

(1) The products affected, by line of business.

(2) The number of covered lives affected.

(3) Whether the product is open or closed to new members in the product block.

(4) Applicable median cost sharing for the product, as allowed by state or federal law.

(5) The benefits provided and the underlying costs of the health services rendered.

(6) The implementation date of the increase or decrease.

(7) The overall percent premium rate increase or decrease that is requested.

(8) The actual percent premium rate increase or decrease to be approved.

(9) Incurred claims paid each year for the past three (3) years, if applicable.

(10) Earned premiums for each of the past three (3) years, if applicable.

(11) Projected medical cost trends in the geographic service region, if the product for which a rate increase or decrease is

requested is not a product offered statewide.

(12) If applicable, historical rebates paid to the enrollee from the most recent health plan year under the federal Patient Protection and Affordable Care Act (P.L. 111-148), as amended by the federal Health Care and Education Reconciliation Act of 2010 (P.L. 111-152).

(13) The median cost sharing amount for a member enrolled in the product, or the actuarial value information as required under the Patient Protection and Affordable Care Act, if applicable.

(b) The commissioner shall not approve a rate increase or decrease for an existing product unless the commissioner has, at a minimum, considered the matters set forth in subsection (a)(1) through (a)(13).

(c) The information compiled, prepared, and considered by the commissioner under subsection (a)(1) through (a)(13) is subject to the requirements of IC 5-14-3. However, the commissioner's approval of a rate increase or decrease may take effect before the information compiled, prepared, and considered by the commissioner under subsection (a)(1) through (a)(13) is made accessible to the public under IC 5-14-3.

(d) When considering whether to approve a premium rate increase, the commissioner shall consider whether the current rate is appropriate for achieving the target loss ratio of the health maintenance organization.

(e) To the extent authorized by the Patient Protection and Affordable Care Act and other federal law, the commissioner, under this section, may:

(1) consider network adequacy;

(2) conduct form review to ensure:

(A) minimum essential health benefits; and

(B) nondiscriminatory benefit design;

(3) perform accreditation confirmation; and

(4) confirm quality measures.

SECTION 37. IC 27-13-36.2-4.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 4.5. (a) A health maintenance organization may not:**

(1) alter the CPT code (as defined in IC 27-1-37.5-3) submitted for a clean claim; and

(2) pay for a CPT code (as defined in IC 27-1-37.5-3) of lesser monetary value;

unless the medical record of the clean claim has been reviewed by an employee of the health maintenance organization who is licensed under IC 25-22.5.

(b) A health maintenance organization may not alter a clean claim to only pay for the CPT codes (as defined in IC 27-1-37.5-3) necessary for an individual's final diagnosis, if the CPT codes (as defined in IC 27-1-37.5-3) billed were deemed medically necessary to reach the final diagnosis.

SECTION 38. IC 27-13-43-2, AS AMENDED BY P.L.1-2006, SECTION 489, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 2. **(a) As used in this section, "clean credentialing application" means an application for network participation that:**

(1) is submitted by a provider under this section;

(2) does not contain an error; and

(3) may be processed by the health maintenance organization without returning the application to the provider for a revision or clarification.

(b) As used in this section, "credentialing" means a process by which a health maintenance organization makes a determination that:

(1) is based on criteria established by the health maintenance organization; and

(2) concerns whether a provider is eligible to:

(A) provide health services to an individual eligible for coverage; and

(B) receive reimbursement for the health services;

under an agreement that is entered into between the provider and the health maintenance organization.

(c) As used in this section, "unclean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) contains at least one (1) error; and

(3) must be returned to the provider to correct the error.

~~(a)~~ **(d)** The department shall prescribe the credentialing application form used by the Council for Affordable Quality Healthcare (CAQH) in electronic or paper format. The form must be used by:

(1) a provider who applies for credentialing by a health maintenance organization; and

(2) a health maintenance organization that performs credentialing activities.

~~(b) A health maintenance organization shall notify a provider~~

~~concerning a deficiency on a completed credentialing application form submitted by the provider not later than thirty (30) business days after the health maintenance organization receives the completed credentialing application form.~~

~~(c) A health maintenance organization shall notify a provider concerning the status of the provider's completed credentialing application not later than:~~

~~(1) sixty (60) days after the health maintenance organization receives the completed credentialing application form; and~~

~~(2) every thirty (30) days after the notice is provided under subdivision (1), until the health maintenance organization makes a final credentialing determination concerning the provider.~~

(e) An insurer shall notify a provider concerning a deficiency on a completed unclean credentialing application form submitted by the provider not later than five (5) business days after the entity receives the completed unclean credentialing application form. A notice described in this subsection must:

(1) provide a description of the deficiency; and

(2) state the reason why the application was determined to be an unclean credentialing application.

(f) A provider shall respond to the notification required under subsection (e) not later than five (5) business days after receipt of the notice.

(g) An insurer shall notify a provider concerning the status of the provider's completed clean credentialing application when:

(1) the provider is provisionally credentialed; and

(2) the insurer makes a final credentialing determination concerning the provider.

(h) If the insurer fails to issue a credentialing determination within fifteen (15) days after receiving a completed clean credentialing application form from a provider, the insurer shall provisionally credential the provider in accordance with the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization. The provisional credentialing license is valid until a determination is made on the credentialing application of the provider.

(i) Once an insurer fully credentials a provider that holds provisional credentialing and a network provider agreement has been executed, then reimbursement payments under the contract shall be paid retroactive to the later of:

(1) the date the provider was provisionally credentialed; or

(2) the effective date of the provider agreement.

The insurer shall reimburse the provider at the rates determined by the contract between the provider and the insurer.

(j) If an insurer does not fully credential a provider that is provisionally credentialed under subsection (h), the provisional credentialing is terminated on the date the insurer notifies the provider of the adverse credentialing determination. The insurer is not required to reimburse for services rendered while the provider was provisionally credentialed.

SECTION 39. IC 27-13-43-3 IS REPEALED [EFFECTIVE JULY 1, 2023]. ~~Sec. 3. (a) Notwithstanding section 2 of this chapter, if a health maintenance organization fails to issue a credentialing determination within thirty (30) days after receiving a completed credentialing application form from a provider, the health maintenance organization shall provisionally credential the provider if the provider meets the following criteria:~~

~~(1) The provider has submitted a completed and signed credentialing application form and any required supporting material to the health maintenance organization.~~

~~(2) The provider was previously credentialed by the health maintenance organization in Indiana and in the same scope of practice for which the provider has applied for provisional credentialing.~~

~~(3) The provider is a member of a provider group that is credentialed and a participating provider with the health maintenance organization.~~

~~(4) The provider is a network provider with the health maintenance organization.~~

~~(b) The criteria for issuing provisional credentialing under subsection (a) may not be less stringent than the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization.~~

~~(c) Once a health maintenance organization fully credentials a provider that holds provisional credentialing, reimbursement payments under the contract shall be retroactive to the date of the provisional credentialing. The health maintenance organization shall reimburse the provider at the rates determined by the contract between the provider and the health maintenance organization.~~

~~(d) If a health maintenance organization does not fully credential a provider that is provisionally credentialed under subsection (a), the provisional credentialing is terminated on the date the health maintenance organization notifies the provider of the adverse~~

~~credentialing determination. The health maintenance organization is not required to reimburse for services rendered while the provider was provisionally credentialed.~~

SECTION 40. IC 35-52-25-2.8 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 2.8. IC 25-4.5-4-2 defines a crime concerning associate physicians.**

SECTION 41. [EFFECTIVE JULY 1, 2023] **(a) 410 IAC 15-1.4-2.2(a) is void. The publisher of the Indiana Administrative Code and Indiana Register shall remove this subsection from the Indiana Administrative Code.**

(b) The Indiana department of health shall amend 410 IAC 15-1.4-2.2 to conform to this act.

(c) In amending the rule as required by this SECTION, the Indiana department of health may adopt an emergency rule in the manner provided by IC 4-22-2-37.1.

(d) Notwithstanding IC 4-22-2-37.1(g), an emergency rule adopted by the Indiana department of health under this SECTION expires on the date on which a rule that supersedes the emergency rule is adopted by the Indiana department of health under IC 4-22-2-24 through IC 4-22-2-36.

(e) This SECTION expires July 1, 2024.

SECTION 42. [EFFECTIVE JULY 1, 2023] **(a) 410 IAC 15-1.5-5(a)(3) is void. The publisher of the Indiana Administrative Code and Indiana Register shall remove this subsection from the Indiana Administrative Code.**

(b) This SECTION expires July 1, 2025.

SECTION 43. [EFFECTIVE UPON PASSAGE] **(a) The legislative council is urged to assign to the appropriate interim study committee the task of studying the issue of whether a health insurer or a health maintenance organization should be required to exempt a participating health care provider from needing to receive prior authorization on a particular health care service if the participating health care provider has continuously received approval for the health care service for a determined number of months.**

(b) This SECTION expires January 1, 2024.

SECTION 44. [EFFECTIVE UPON PASSAGE] **(a) The legislative council is urged to assign to the appropriate interim study committee the task of studying the issue of whether Indiana should adopt an interstate mobility of occupational licensing to allow individuals who hold current and valid occupational licenses or**

government certifications in another state in a lawful occupation with a similar scope of practice as Indiana to practice in Indiana under certain conditions.

(b) This SECTION expires January 1, 2024.

SECTION 45. [EFFECTIVE UPON PASSAGE] **(a) The following is appropriated from the tobacco master settlement agreement fund established by IC 4-12-1-14.3 to be used by the Indiana foundation for dentistry to provide donated dental services:**

(1) Three hundred thousand dollars ($300,000) for the state fiscal year beginning July 1, 2023, and ending June 30, 2024.

(2) Three hundred thousand dollars ($300,000) for the state fiscal year beginning July 1, 2024, and ending June 30, 2025.

(b) This SECTION expires July 1, 2025.

SECTION 46. **An emergency is declared for this act.**

COMMITTEE REPORT

Madam President: The Senate Committee on Health and Provider Services, to which was referred Senate Bill No. 400, has had the same under consideration and begs leave to report the same back to the Senate with the recommendation that said bill be AMENDED as follows:

Page 1, delete lines 1 through 15.

Delete pages 2 through 3.

Page 4, delete lines 1 through 6.

Page 4, delete lines 15 through 42, begin a new paragraph and insert:

"SECTION 4. IC 12-15-11-9, AS AMENDED BY P.L.32-2021, SECTION 31, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 9. ~~(a) The office shall implement a centralized credentials verification organization and credentialing process that:~~

~~(1) uses a common application, as determined by provider type;~~

~~(2) issues a single credentialing decision applicable to all Medicaid programs, except as determined by the office;~~

~~(3) recredentials and revalidates provider information not less than once every three (3) years;~~

~~(4) requires attestation of enrollment and credentialing information every six (6) months; and~~

~~(5) is certificated or accredited by the National Committee for Quality Assurance or its successor organization.~~

(a) As used in this section, "clean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) does not contain an error; and

(3) may be processed by the managed care organization or contractor of the office without returning the application to the provider for a revision or clarification.

(b) As used in this section, "credentialing" means a process by which a managed care organization or contractor of the office makes a determination that:

(1) is based on criteria established by the managed care organization or contractor of the office; and

(2) concerns whether a provider is eligible to:

(A) provide health services to an individual eligible for Medicaid services; and

(B) receive reimbursement for the health services;

under an agreement that is entered into between the provider and managed care organization or contractor of the office.

(c) As used in this section, "unclean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) contains at least one (1) error; and

(3) must be returned to the provider to correct the error.

(d) This section applies to a managed care organization or a contractor of the office.

(e) If the office or managed care organization issues a provisional credential to a provider under subsection (m), the office or a managed care organization shall:

(1) issue a final credentialing determination not later than sixty (60) calendar days after the date in which the provider was provisionally credentialed; and

(2) except as provided in subsection (l), provide retroactive reimbursement under subsection (k).

(f) The office shall prescribe the credentialing application form used by the Council for Affordable Quality Healthcare in electronic or paper format, which must be used by:

(1) a provider who applies for credentialing by a managed care organization or a contractor of the office; and

(2) a managed care organization or a contractor of the office that performs credentialing activities.

(g) A managed care organization or contractor of the office shall notify a provider concerning a deficiency on a completed unclean credentialing application form submitted by the provider not later than five (5) business days after the entity receives the completed unclean credentialing application form. A notice described in this subsection must:

(1) provide a description of the deficiency; and

(2) state the reason why the application was determined to be an unclean credentialing application.

(h) A provider shall respond to the notification required under subsection (g) not later than five (5) business days after receipt of the notice.

(i) A managed care organization or contractor of the office shall notify a provider concerning the status of the provider's completed clean credentialing application when:

(1) the provider is provisionally credentialed; and

(2) the entity makes a final credentialing determination concerning the provider.

(j) If the managed care organization or contractor of the office fails to issue a credentialing determination within fifteen (15) days

after receiving a completed clean credentialing application form from a provider, the managed care organization or contractor of the office shall provisionally credential the provider in accordance with the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization. The provisional credentialing license is valid until a determination is made on the credentialing application of the provider.

(k) Once a managed care organization or the contractor of the office fully credentials a provider that holds provisional credentialing and a network provider agreement has been executed, then reimbursement payments under the contract shall be paid retroactive to the later of the date the provider was provisionally credentialed or the effective date of the provider agreement. The managed care organization or contractor of the office shall reimburse the provider at the rates determined by the contract between the provider and the:

(1) managed care organization; or

(2) contractor of the office.

(l) If a managed care organization or contractor of the office does not fully credential a provider that is provisionally credentialed under subsection (j), the provisional credentialing is terminated on the date the managed care organization or contractor of the office notifies the provider of the adverse credentialing determination. The managed care organization or contractor of the office is not required to reimburse for services rendered while the provider was provisionally credentialed.

~~(b)~~ **(m)** A managed care organization or contractor of the office may not require additional credentialing requirements in order to participate in a managed care organization's network. However, a contractor may collect additional information from the provider in order to complete a contract or provider agreement.

~~(c)~~ **(n)** A managed care organization or contractor of the office is not required to contract with a provider.

~~(d)~~ **(o)** A managed care organization or contractor of the office shall:

(1) send representatives to meetings and participate in the credentialing process as determined by the office; and

(2) not require additional credentialing information from a provider if a non-network credentialed provider is used.

~~(e)~~ **(p)** Except when a provider is no longer enrolled with the office, a credential acquired under this chapter is valid until recredentialing is required.

~~(f)~~ **(q)** An adverse action under this section is subject to IC 4-21.5.

~~(g)~~ **(r)** The office may adopt rules under IC 4-22-2 to implement this section.".

Delete pages 5 through 11.

Page 12, delete lines 1 through 3.

Page 12, line 19, after "the" insert "**granting of clinical privileges or the**".

Page 12, line 21, after "board" insert "**of the hospital**".

Page 12, line 26, delete "(a) This section does not".

Page 12, delete lines 27 through 28.

Page 12, line 29, delete "(b)".

Page 12, after line 42, begin a new paragraph and insert:

"SECTION 16. IC 25-0.5-1-2.4 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 2.4. IC 25-1-1.1-4 applies to an individual licensed or certified under IC 25-4.5 (associate physicians).**".

Page 13, delete lines 18 through 42, begin a new paragraph and insert:

"SECTION 18. IC 25-1-9-23, AS AMENDED BY P.L.165-2022, SECTION 1, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 23. (a) This section does not apply to emergency services.

(b) As used in this section, "covered individual" means an individual who is entitled to be provided health care services at a cost established according to a network plan.

(c) As used in this section, "emergency services" means services that are:

(1) furnished by a provider qualified to furnish emergency services; and

(2) needed to evaluate or stabilize an emergency medical condition.

(d) As used in this section, "in network practitioner" means a practitioner who is required under a network plan to provide health care services to covered individuals at not more than a preestablished rate or amount of compensation.

(e) As used in this section, "network plan" means a plan under which facilities and practitioners are required by contract to provide health care services to covered individuals at not more than a preestablished rate or amount of compensation.

(f) As used in this section, "out of network" means that the health care services provided by the practitioner to a covered individual are

not subject to the covered individual's health carrier network plan.

(g) As used in this section, "practitioner" means the following:

(1) An individual who holds:

(A) an unlimited license, certificate, or registration;

(B) a limited or probationary license, certificate, or registration;

(C) a temporary license, certificate, registration, or permit;

(D) an intern permit; or

(E) a provisional license;

issued by the board (as defined in IC 25-0.5-11-1) regulating the profession in question.

(2) An entity that:

(A) is owned by, or employs; or

(B) performs billing for professional health care services rendered by;

an individual described in subdivision (1).

The term does not include a dentist licensed under IC 25-14, an optometrist licensed under IC 25-24, or a provider facility (as defined in IC 25-1-9.8-10).

(h) An in network practitioner who provides covered health care services to a covered individual may not charge more for the covered health care services than allowed according to the rate or amount of compensation established by the individual's network plan.

(i) An out of network practitioner who provides health care services at an in network facility to a covered individual may not be reimbursed more for the health care services than allowed according to the rate or amount of compensation established by the covered individual's network plan unless all of the following conditions are met:

(1) At least five (5) business days before the health care services are scheduled to be provided to the covered individual, the practitioner provides to the covered individual, on a form separate from any other form provided to the covered individual by the practitioner, a statement in conspicuous type that meets the following requirements:

(A) Includes a notice reading substantially as follows: "[Name of practitioner] is an out of network practitioner providing [type of care] with [name of in network facility], which is an in network provider facility within your health carrier's plan. [Name of practitioner] will not be allowed to bill you the difference between the price charged by the practitioner and the rate your health carrier will reimburse for the services during your care at [name of in network facility] unless you

give your written consent to the charge.".

(B) Sets forth the practitioner's good faith estimate of the amount that the practitioner intends to charge for the health care services provided to the covered individual.

(C) Includes a notice reading substantially as follows concerning the good faith estimate set forth under clause (B): "The estimate of our intended charge for [name or description of health care services] set forth in this statement is provided in good faith and is our best estimate of the amount we will charge. If our actual charge for [name or description of health care services] exceeds our estimate by the greater of:

(i) one hundred dollars ($100); or

(ii) five percent (5%);

we will explain to you why the charge exceeds the estimate.".

(2) The covered individual signs the statement provided under subdivision (1), signifying the covered individual's consent to the charge for the health care services being greater than allowed according to the rate or amount of compensation established by the network plan.

(j) If an out of network practitioner does not meet the requirements of subsection (i), the out of network practitioner shall include on any bill remitted to a covered individual a written statement in conspicuous type stating that the covered individual is not responsible for more than the rate or amount of compensation established by the covered individual's network plan plus any required copayment, deductible, or coinsurance.

(k) If a covered individual's network plan remits reimbursement to the covered individual for health care services subject to the reimbursement limitation of subsection (i), the network plan shall provide with the reimbursement a written statement in conspicuous type that states that the covered individual is not responsible for more than the rate or amount of compensation established by the covered individual's network plan and that is included in the reimbursement plus any required copayment, deductible, or coinsurance.

(l) If the charge of a practitioner for health care services provided to a covered individual exceeds the estimate provided to the covered individual under subsection (i)(1)(B) by the greater of:

(1) one hundred dollars ($100); or

(2) five percent (5%);

the facility or practitioner shall explain in a writing provided to the covered individual why the charge exceeds the estimate.

(m) An in network practitioner is not required to provide a covered

individual with the good faith estimate if the nonemergency health care service is scheduled to be performed by the practitioner within five (5) business days after the health care service is ordered.

(n) The department of insurance shall adopt emergency rules under IC 4-22-2-37.1 to specify the requirements of the notifications set forth in subsections (j) and (k).

(o) ~~A practitioner may satisfy~~ The requirements of this section ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as added by Public Law 116-260.~~ **do not apply to a practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.

SECTION 19. IC 25-1-9.8-20, AS ADDED BY P.L.165-2022, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 20. ~~A practitioner may satisfy~~ The requirements of this chapter ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as added by Public Law 116-260.~~ **do not apply to a practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.".

Delete pages 14 through 16.

Page 17, delete lines 1 through 23, begin a new paragraph and insert:

"SECTION 20. IC 25-4.5 IS ADDED TO THE INDIANA CODE AS A **NEW** ARTICLE TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]:

ARTICLE 4.5. ASSOCIATE PHYSICIANS

Chapter 1. Definitions

Sec. 1. The definitions in this chapter apply throughout this article.

Sec. 2. "Associate physician" means an individual who:

(1) meets the qualifications under this article; and

(2) is licensed under this article.

Sec. 3. "Board" refers to the medical licensing board of Indiana.

Sec. 4. "Collaborating physician" means a physician licensed by the board who collaborates with and is responsible for an associate physician.

Sec. 5. (a) "Collaboration" means overseeing the activities of, and accepting responsibility for, the medical services rendered by an associate physician and that one (1) of the following conditions

is met at all times that services are rendered or tasks are performed by the associate physician:

(1) The collaborating physician or the physician designee is physically present at the location at which services are rendered or tasks are performed by the associate physician.

(2) When the collaborating physician or the physician designee is not physically present at the location at which services are rendered or tasks are performed by the associate physician, the collaborating physician or the physician designee is able to personally ensure proper care of the patient and is:

(A) immediately available through the use of telecommunications or other electronic means; and

(B) able to see the person within a medically appropriate time frame;

for consultation, if requested by the patient or the associate physician.

(b) The term includes the use of protocols, guidelines, and standing orders developed or approved by the collaborating physician.

Sec. 6. "Physician" means an individual who:

(1) holds the degree of doctor of medicine or doctor of osteopathy, or an equivalent degree; and

(2) holds an unlimited license under IC 25-22.5 to practice medicine or osteopathic medicine.

Chapter 2. Licensure

Sec. 1. (a) An individual must be licensed by the board before the individual may practice as an associate physician. The board may grant an associate physician license to an applicant who meets the following requirements:

(1) Submits an application on forms approved by the board.

(2) Pays the fee established by the board.

(3) Has:

(A) successfully completed the academic requirements for the degree of doctor of medicine or doctor of osteopathy from a medical school approved by the board but has not completed an approved postgraduate residency; and

(B) passed step two (2) of the United States Medical Licensing Examination or the equivalent test approved by the board not more than three (3) years before graduating from a medical school and applying for licensure under this chapter.

(4) Agrees to practice only primary care services:

(A) in a medically underserved rural or urban area; or

(B) at a rural health clinic (as defined in 42 U.S.C. 1396d(l)(1));

and under a collaborative agreement with a physician as required under this article.

(5) Submits to the board any other information the board considers necessary to evaluate the applicant's qualifications.

(6) Presents satisfactory evidence to the board that the individual has not been:

(A) engaged in an act that would constitute grounds for a disciplinary sanction under IC 25-1-9; or

(B) the subject of a disciplinary action by a licensing or certification agency of another state or jurisdiction on the grounds that the individual was not able to practice as an associate physician without endangering the public.

(7) Is a resident and citizen of the United States or is a lawfully admitted alien.

(8) Is proficient in English.

(9) Is of good moral character.

(b) The board may not require an applicant or an individual licensed under this article to complete more continuing education than that required of a physician licensed under IC 25-22.5.

Sec. 2. The board may refuse to issue a license or may issue a probationary license to an individual if:

(1) the individual has been disciplined by an administrative agency in another jurisdiction or been convicted for a crime that has a direct bearing on the individual's ability to practice competently; and

(2) the board determines that the act for which the individual was disciplined or convicted has a direct bearing on the individual's ability to practice as an associate physician.

Sec. 3. (a) If the board issues a probationary license under section 2 of this chapter, the committee may require the individual who holds the probationary license to meet at least one (1) of the following conditions:

(1) Report regularly to the board upon a matter that is the basis for the probation.

(2) Limit practice to services prescribed by the board.

(3) Continue or renew professional education.

(4) Engage in community restitution or service without compensation for a number of hours specified by the board.

(5) Submit to care, counseling, or treatment by a physician designated by the board for a matter that is the basis for the probation.

(b) The board shall remove a limitation placed on a probationary license if after a hearing the committee finds that the deficiency that caused the limitation has been remedied.

Sec. 4. (a) Subject to IC 25-1-2-6(e), a license issued by the board expires on a date established by the Indiana professional licensing agency under IC 25-1-5-4 and that does not exceed one (1) year from the date the license was issued.

(b) An individual may renew a license:

(1) not more than two (2) times; and

(2) by paying a renewal fee on or before the expiration date of the license.

(c) If an individual fails to pay a renewal fee on or before the expiration date of a license, the license becomes invalid and must be returned to the board.

(d) Before the board may issue a renewal license, the board shall ensure that the licensee is operating under a collaborative agreement as required by this article.

Sec. 5. (a) If an individual surrenders a license to the board, the board may reinstate the license upon written request by the individual.

(b) If the board reinstates a license, the board may impose conditions on the license appropriate to the reinstatement.

(c) An individual may not surrender a license without written approval by the board if a disciplinary proceeding under this article is pending against the individual.

Sec. 6. The board may do any of the following:

(1) Suspend or revoke a license of a licensee who commits a serious violation of this article.

(2) Discipline a licensee for a less severe violation of this chapter.

Chapter 3. Collaborative Agreements

Sec. 1. (a) In order to be licensed under this article, an associate physician shall enter into a collaborative agreement with a physician licensed under IC 25-22.5. The associate physician may not practice independently from the collaborating physician.

(b) The collaborating physician is responsible at all times for the oversight of the activities of, and accepts responsibility for, primary care services provided by the associate physician.

(c) Except in an emergency situation, an associate physician

shall clearly identify to a patient that the patient is being treated by an associate physician.

(d) If an associate physician determines that a patient needs to be examined by a physician, the associate physician shall immediately notify the collaborating physician or physician designee.

(e) If an associate physician notifies the collaborating physician that the collaborating physician should examine a patient, the collaborating physician shall:

(1) schedule an examination of the patient unless the patient declines; or

(2) arrange for another physician to examine the patient.

(f) A collaborating physician or an associate physician who does not comply with this section is subject to discipline under IC 25-1-9.

(g) An associate physician's collaborative agreement with a collaborating physician must:

(1) be in writing;

(2) include the services delegated to the associate physician by the collaborating physician and limited to those allowed under this article;

(3) set forth the collaborative agreement for the associate physician, including the emergency procedures that the associate physician must follow; and

(4) specify the protocol the associate physician shall follow in prescribing a drug.

(h) The collaborating physician shall submit the collaborative agreement to the board. Any amendment to the collaborative agreement must be resubmitted to the board.

(i) A collaborating physician or an associate physician who violates the collaborative agreement described in this section may be disciplined under IC 25-1-9.

Sec. 2. (a) Collaboration by the collaborating physician or the physician's designee must be continuous but does not require the physical presence of the collaborating physician at the time and the place that the services are rendered.

(b) A collaborating physician or physician's designee shall review patient encounters, including at least twenty percent (20%) of the charts in which the associate physician prescribes a controlled substance, not later than ten (10) business days, and within a reasonable time, as established in the collaborative agreement, after the associate physician has seen the patient, that

is appropriate for the maintenance of quality medical care.

Sec. 3. (a) A physician collaborating with an associate physician must meet the following requirements:

(1) Be licensed under IC 25-22.5.

(2) Register with the board the physician's intent to enter into a collaborative agreement with an associate physician.

(3) Not have a disciplinary action restriction that limits the physician's ability to collaborate with an associate physician.

(4) Maintain a written agreement with the associate physician that states the physician will:

(A) work in collaboration with the associate physician in accordance with any rules adopted by the board; and

(B) retain responsibility for the care rendered by the associate physician.

The collaborative agreement must be signed by the physician and the associate physician, updated annually, and made available to the board upon request.

(b) Before initiating practice the collaborating physician and the associate physician must submit, on forms approved by the board, the following information:

(1) The name, the business address, and the telephone number of the collaborating physician.

(2) The name, the business address, and the telephone number of the associate physician.

(3) A list of all the locations in which the collaborating physician authorizes the associate physician to prescribe.

(4) A brief description of the setting in which the associate physician will practice.

(5) A description of the associate physician's controlled substance prescriptive authority in collaboration with the collaborating physician, including a list of the controlled substances the collaborating physician authorizes the associate physician to prescribe and documentation that the authority is consistent with the education, knowledge, skill, and competence of both parties.

(6) Any other information required by the board.

(c) An associate physician shall notify the board of any changes or additions in practice sites or collaborating physicians not more than thirty (30) days after the change or addition.

Sec. 4. (a) An associate physician who is granted controlled substances prescriptive authority by a collaborating physician under this chapter may prescribe, if agreed to by the collaborating

physician:

(1) any controlled substance listed in Schedule III, Schedule IV, or Schedule V; and

(2) a limited authority of Schedule II controlled substances and only if the Schedule II controlled substance contains hydrocodone.

(b) The collaborating physician shall specify in the collaborative agreement whether the associate physician has authorization to prescribe a controlled substance and any limitations on the prescribing placed by the collaborating physician.

(c) An associate physician with prescriptive authority for prescribing controlled substances shall register with the United States Drug Enforcement Administration and include the issued registration number on prescriptions for controlled substances.

(d) The board may adopt rules under IC 4-22-2 governing the prescribing of controlled substances by an associate physician.

Sec. 5. If an associate physician is employed by a physician, a group of physicians, or another legal entity, the associate physician must be in collaboration with and be the legal responsibility of the collaborating physician. The legal responsibility for the associate physician's patient care activities are that of the collaborating physician, including when the associate physician provides care and treatment for patients in health care facilities.

Sec. 6. A collaborating physician may not enter into a collaborate practice agreement with a total of more than six (6) associate physicians and physician assistants under IC 25-27.5.

Sec. 7. The board may adopt rules under IC 4-22-2 specifying requirements and regulation of the use of collaborative agreements under this article.

Chapter 4. Unauthorized Practice; Penalties; Sanctions

Sec. 1. An individual may not:

(1) profess to be an associate physician; or

(2) use the title "associate physician";

unless the individual is licensed under this article.

Sec. 2. An individual who violates this chapter commits a Class B misdemeanor.

Sec. 3. In addition to the penalty under section 2 of this chapter, an associate physician who violates this article is subject to the sanctions under IC 25-1-9.".

Page 20, between lines 23 and 24, begin a new paragraph and insert:

"SECTION 25. IC 25-22.5-1-2, AS AMENDED BY P.L.128-2022, SECTION 3, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE

JULY 1, 2023]: Sec. 2. (a) This article, as it relates to the unlawful or unauthorized practice of medicine or osteopathic medicine, does not apply to any of the following:

(1) A student in training in a medical school approved by the board, or while performing duties as an intern or a resident in a hospital under the supervision of the hospital's staff or in a program approved by the medical school.

(2) A person who renders service in case of emergency where no fee or other consideration is contemplated, charged, or received.

(3) A paramedic (as defined in IC 16-18-2-266), an advanced emergency medical technician (as defined in IC 16-18-2-6.5), an emergency medical technician (as defined in IC 16-18-2-112), or a person with equivalent certification from another state who renders advanced life support (as defined in IC 16-18-2-7), or basic life support (as defined in IC 16-18-2-33.5):

(A) during a disaster emergency declared by the governor under IC 10-14-3-12 in response to an act that the governor in good faith believes to be an act of terrorism (as defined in IC 35-31.5-2-329); and

(B) in accordance with the rules adopted by the Indiana emergency medical services commission or the disaster emergency declaration of the governor.

(4) Commissioned medical officers or medical service officers of the armed forces of the United States, the United States Public Health Service, and medical officers of the United States Department of Veterans Affairs in the discharge of their official duties in Indiana.

(5) An individual who is not a licensee who resides in another state or country and is authorized to practice medicine or osteopathic medicine there, who is called in for consultation by an individual licensed to practice medicine or osteopathic medicine in Indiana.

(6) A person administering a domestic or family remedy to a member of the person's family.

(7) A member of a church practicing the religious tenets of the church if the member does not make a medical diagnosis, prescribe or administer drugs or medicines, perform surgical or physical operations, or assume the title of or profess to be a physician.

(8) A school corporation and a school employee who acts under IC 34-30-14 (or IC 34-4-16.5-3.5 before its repeal).

(9) An associate physician practicing in compliance with

IC 25-4.5 and under a collaborative agreement.

~~(9)~~ **(10)** A chiropractor practicing the chiropractor's profession under IC 25-10 or to an employee of a chiropractor acting under the direction and supervision of the chiropractor under IC 25-10-1-13.

~~(10)~~ **(11)** A dental hygienist practicing the dental hygienist's profession under IC 25-13.

~~(11)~~ **(12)** A dentist practicing the dentist's profession under IC 25-14.

~~(12)~~ **(13)** A hearing aid dealer practicing the hearing aid dealer's profession under IC 25-20.

~~(13)~~ **(14)** A nurse practicing the nurse's profession under IC 25-23. However, a certified registered nurse anesthetist (as defined in IC 25-23-1-1.4) may administer anesthesia if the certified registered nurse anesthetist acts under the direction of and in the immediate presence of a physician.

~~(14)~~ **(15)** An optometrist practicing the optometrist's profession under IC 25-24.

~~(15)~~ **(16)** A pharmacist practicing the pharmacist's profession under IC 25-26.

~~(16)~~ **(17)** A physical therapist practicing the physical therapist's profession under IC 25-27.

~~(17)~~ **(18)** A podiatrist practicing the podiatrist's profession under IC 25-29.

~~(18)~~ **(19)** A psychologist practicing the psychologist's profession under IC 25-33.

~~(19)~~ **(20)** A speech-language pathologist or audiologist practicing the pathologist's or audiologist's profession under IC 25-35.6.

~~(20)~~ **(21)** An employee of a physician or group of physicians who performs an act, a duty, or a function that is customarily within the specific area of practice of the employing physician or group of physicians, if the act, duty, or function is performed under the direction and supervision of the employing physician or a physician of the employing group within whose area of practice the act, duty, or function falls. An employee may not make a diagnosis or prescribe a treatment and must report the results of an examination of a patient conducted by the employee to the employing physician or the physician of the employing group under whose supervision the employee is working. An employee may not administer medication without the specific order of the employing physician or a physician of the employing group. Unless an employee is licensed or registered to independently

practice in a profession described in subdivisions (9) through (18), nothing in this subsection grants the employee independent practitioner status or the authority to perform patient services in an independent practice in a profession.

~~(21)~~ **(22)** A hospital licensed under IC 16-21 or IC 12-25.

~~(22)~~ **(23)** A health care organization whose members, shareholders, or partners are individuals, partnerships, corporations, facilities, or institutions licensed or legally authorized by this state to provide health care or professional services as:

(A) a physician;

(B) a psychiatric hospital;

(C) a hospital;

(D) a health maintenance organization or limited service health maintenance organization;

(E) a health facility;

(F) a dentist;

(G) a registered or licensed practical nurse;

(H) a certified nurse midwife or a certified direct entry midwife;

(I) an optometrist;

(J) a podiatrist;

(K) a chiropractor;

(L) a physical therapist; or

(M) a psychologist.

~~(23)~~ **(24)** A physician assistant practicing the physician assistant profession under IC 25-27.5.

~~(24)~~ **(25)** A physician providing medical treatment under section 2.1 of this chapter.

~~(25)~~ **(26)** An attendant who provides attendant care services (as defined in IC 16-18-2-28.5).

~~(26)~~ **(27)** A personal services attendant providing authorized attendant care services under IC 12-10-17.1.

~~(27)~~ **(28)** A respiratory care practitioner practicing the practitioner's profession under IC 25-34.5.

(b) A person described in subsection (a)(9) through ~~(a)(18)~~ **(a)(19)** is not excluded from the application of this article if:

(1) the person performs an act that an Indiana statute does not authorize the person to perform; and

(2) the act qualifies in whole or in part as the practice of medicine or osteopathic medicine.

(c) An employment or other contractual relationship between an

entity described in subsection ~~(a)(21)~~ **(a)(22)** through ~~(a)(22)~~ **(a)(23)** and a licensed physician does not constitute the unlawful practice of medicine or osteopathic medicine under this article if the entity does not direct or control independent medical acts, decisions, or judgment of the licensed physician. However, if the direction or control is done by the entity under IC 34-30-15 (or IC 34-4-12.6 before its repeal), the entity is excluded from the application of this article as it relates to the unlawful practice of medicine or osteopathic medicine.

(d) This subsection does not apply to a prescription or drug order for a legend drug that is filled or refilled in a pharmacy owned or operated by a hospital licensed under IC 16-21. A physician licensed in Indiana who permits or authorizes a person to fill or refill a prescription or drug order for a legend drug except as authorized in IC 16-42-19-11 through IC 16-42-19-19 is subject to disciplinary action under IC 25-1-9. A person who violates this subsection commits the unlawful practice of medicine or osteopathic medicine under this chapter.

(e) A person described in subsection (a)(8) shall not be authorized to dispense contraceptives or birth control devices.

(f) Nothing in this section allows a person to use words or abbreviations that indicate or induce an individual to believe that the person is engaged in the practice of medicine or osteopathic medicine.".

Page 22, delete lines 2 through 8, begin a new paragraph and insert:

"SECTION 27. IC 27-1-37.5-1, AS ADDED BY P.L.77-2018, SECTION 2, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 1. (a) Except as provided in sections 10, 11, 12, ~~and~~ 13, **and 13.5** of this chapter, this chapter applies beginning September 1, 2018.

(b) This chapter does not apply to a step therapy protocol exception procedure under IC 27-8-5-30 or IC 27-13-7-23.

(c) This chapter does not apply to a health plan that is offered by a local unit public employer under a program of group health insurance provided under IC 5-10-8-2.6.".

Page 22, delete lines 24 through 25, begin a new line block indented and insert:

"**(1) holds a current and valid license in any United States jurisdiction;**".

Page 22, delete lines 30 through 42.

Page 23, delete lines 1 through 34.

Page 24, line 4, strike "seventy-two (72)" and insert "**forty-eight (48)**".

Page 24, line 20, strike "seventy-two (72)" and insert "**forty-eight**

(48)".

Page 24, between lines 25 and 26, begin a new paragraph and insert:

"SECTION 32. IC 27-1-37.5-13.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 13.5. (a) A health plan may not require a participating provider to obtain prior authorization for the following CPT codes:**

(1) 11200.
(2) 11201.
(3) 17311.
(4) 17312.
(5) 17313.
(6) 17314.
(7) 44140.
(8) 44160.
(9) 44970.
(10) 49505.
(11) 70450.
(12) 70551.
(13) 70552.
(14) 70553.
(15) 71250.
(16) 71260.
(17) 71275.
(18) 72141.
(19) 72148.
(20) 72158.
(21) 73221.
(22) 73721.
(23) 74150.
(24) 74160.
(25) 74176.
(26) 74177.
(27) 74178.
(28) 74179.
(29) 74181.
(30) 74183.
(31) 78452.
(32) 92507.
(33) 92526.
(34) 92609.
(35) 93303.

(36) 93306.
(37) 95044.
(38) 95806.
(39) 95810.
(40) 97110.
(41) 97112.
(42) 97116.
(43) 97129.
(44) 97130.
(45) 97140.
(46) 97530.
(47) V5010.
(48) V5256.
(49) V5261.
(50) V5275.

(b) A health plan may not issue a retroactive denial for a CPT code listed in subsection (a).

(c) Before November 1, 2025, the:

(1) interim study committee on public health, behavioral health, and human services; and

(2) interim study committee on financial institutions and insurance;

shall jointly review the impact of this section, including any relief on the administrative burdens to participating providers and any differences in utilization of the CPT codes listed in subsection (a).

(d) This section expires June 30, 2026.".

Page 24, line 28, after "(a)" insert "**As used in this section, "necessary information" includes the results of any face-to-face clinical evaluation, second opinion, or other clinical information that is directly applicable to the requested service that may be required.**

(b)".

Page 24, line 34, delete "(b)" and insert "**(c)**".

Page 24, line 37, delete "(c)" and insert "**(d)**".

Page 24, line 38, delete "section, the health plan must:" and insert "**section:**

(1) the health plan's clinical peer and the covered individual's health care provider or the health care provider's designee shall make every effort to provide the peer to peer review not later than seven (7) business days from the date of receipt by the health plan of the request by the covered individual's health care provider for a peer to peer review if the health

plan has received the necessary information for the peer to peer review; and".

Page 24, delete lines 39 through 42.

Page 25, line 1, after "(2)" insert "**the health plan must**".

Page 25, line 3, delete "provider." and insert "**provider or the provider's designee.**".

Page 25, between lines 39 and 40, begin a new paragraph and insert:

"SECTION 35. IC 27-1-45-10, AS ADDED BY P.L.165-2022, SECTION 9, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 10. ~~A facility or a practitioner may satisfy~~ The requirements of this chapter ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as added by Public Law 116-260.~~ **do not apply to a facility or practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.

SECTION 36. IC 27-1-46-18, AS ADDED BY P.L.165-2022, SECTION 10, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 18. ~~A provider facility may satisfy~~ The requirements of this chapter ~~by complying with the requirements set forth in Section 2799B-6 of the federal Public Health Service Act, as added by Public Law 116-260.~~ **do not apply to a facility or practitioner that:**

(1) is required to comply with; and

(2) is in compliance with;

45 CFR Part 149, Subparts E and G.".

Page 27, delete lines 3 through 11, begin a new paragraph and insert:

"**Sec. 7. A health plan must:**

(1) offer an alternative method for submission of a claim for when the health plan has technical difficulties with the health plan's claims submission system; and

(2) post notice of the alternative method for claims submission on the health plan's website.".

Page 27, delete lines 23 through 42, begin a new paragraph and insert:

"SECTION 32. IC 27-8-5-1.5, AS AMENDED BY P.L.124-2018, SECTION 76, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 1.5. (a) This section applies to a policy of accident and sickness insurance issued on an individual, a group, a franchise, or a blanket basis, including a policy issued by an assessment company or

a fraternal benefit society.

(b) As used in this section, "commissioner" refers to the insurance commissioner appointed under IC 27-1-1-2.

(c) As used in this section, "grossly inadequate filing" means a policy form filing:

(1) that fails to provide key information, including state specific information, regarding a product, policy, or rate; or

(2) that demonstrates an insufficient understanding of applicable legal requirements.

(d) As used in this section, "policy form" means a policy, a contract, a certificate, a rider, an endorsement, an evidence of coverage, or any amendment that is required by law to be filed with the commissioner for approval before use in Indiana.

(e) As used in this section, "type of insurance" refers to a type of coverage listed on the National Association of Insurance Commissioners Uniform Life, Accident and Health, Annuity and Credit Product Coding Matrix under the heading "Continuing Care Retirement Communities", "Health", "Long Term Care", or "Medicare Supplement".

(f) Each person having a role in the filing process described in subsection (i) shall act in good faith and with due diligence in the performance of the person's duties.

(g) A policy form, including a policy form of a policy, contract, certificate, rider, endorsement, evidence of coverage, or amendment that is issued through a health benefit exchange (as defined in IC 27-19-2-8), may not be issued or delivered in Indiana unless the policy form has been filed with and approved by the commissioner.

(h) The commissioner shall do the following:

(1) Create a document containing a list of all product filing requirements for each type of insurance, with appropriate citations to the law, administrative rule, or bulletin that specifies the requirement, including the citation for the type of insurance to which the requirement applies.

(2) Make the document described in subdivision (1) available on the department of insurance Internet site.

(3) Update the document described in subdivision (1) at least annually and not more than thirty (30) days following any change in a filing requirement.

(i) The filing process is as follows:

(1) A filer shall submit a policy form filing that:

(A) includes a copy of the document described in subsection (h);

(B) indicates the location within the policy form or supplement that relates to each requirement contained in the document described in subsection (h); and

(C) certifies that the policy form meets all requirements of state law.

(2) The commissioner shall review a policy form filing and, not more than thirty (30) days after the commissioner receives the filing under subdivision (1):

(A) approve the filing; or

(B) provide written notice of a determination:

(i) that deficiencies exist in the filing; or

(ii) that the commissioner disapproves the filing.

A written notice provided by the commissioner under clause (B) must be based only on the requirements set forth in the document described in subsection (h) and must cite the specific requirements not met by the filing. A written notice provided by the commissioner under clause (B)(i) must state the reasons for the commissioner's determination in sufficient detail to enable the filer to bring the policy form into compliance with the requirements not met by the filing.

(3) A filer may resubmit a policy form that:

(A) was determined deficient under subdivision (2) and has been amended to correct the deficiencies; or

(B) was disapproved under subdivision (2) and has been revised.

A policy form resubmitted under this subdivision must meet the requirements set forth as described in subdivision (1) and must be resubmitted not more than thirty (30) days after the filer receives the commissioner's written notice of deficiency or disapproval. If a policy form is not resubmitted within thirty (30) days after receipt of the written notice, the commissioner's determination regarding the policy form is final.

(4) The commissioner shall review a policy form filing resubmitted under subdivision (3) and, not more than thirty (30) days after the commissioner receives the resubmission:

(A) approve the resubmitted policy form; or

(B) provide written notice that the commissioner disapproves the resubmitted policy form.

A written notice of disapproval provided by the commissioner under clause (B) must be based only on the requirements set forth in the document described in subsection (h), must cite the specific requirements not met by the filing, and must state the reasons for

the commissioner's determination in detail. The commissioner's approval or disapproval of a resubmitted policy form under this subdivision is final, except that the commissioner may allow the filer to resubmit a further revised policy form if the filer, in the filer's resubmission under subdivision (3), introduced new provisions or materially modified a substantive provision of the policy form. If the commissioner allows a filer to resubmit a further revised policy form under this subdivision, the filer must resubmit the further revised policy form not more than thirty (30) days after the filer receives notice under clause (B), and the commissioner shall issue a final determination on the further revised policy form not more than thirty (30) days after the commissioner receives the further revised policy form.

(5) If the commissioner disapproves a policy form filing under this subsection, the commissioner shall notify the filer, in writing, of the filer's right to a hearing as described in subsection ~~(m).~~ **(r).** A disapproved policy form filing may not be used for a policy of accident and sickness insurance unless the disapproval is overturned in a hearing conducted under this subsection.

(6) If the commissioner does not take any action on a policy form that is filed or resubmitted under this subsection in accordance with any applicable period specified in subdivision (2), (3), or (4), the policy form filing is considered to be approved.

(j) Except as provided in this subsection, the commissioner may not disapprove a policy form resubmitted under subsection (i)(3) or (i)(4) for a reason other than a reason specified in the original notice of determination under subsection (i)(2)(B). The commissioner may disapprove a resubmitted policy form for a reason other than a reason specified in the original notice of determination under subsection (i)(2) if:

(1) the filer has introduced a new provision in the resubmission;

(2) the filer has materially modified a substantive provision of the policy form in the resubmission;

(3) there has been a change in requirements applying to the policy form; or

(4) there has been reviewer error and the written disapproval fails to state a specific requirement with which the policy form does not comply.

(k) The commissioner may return a grossly inadequate filing to the filer without triggering a deadline set forth in this section.

(l) The commissioner may disapprove a policy form if:

(1) the benefits provided under the policy form are not reasonable

in relation to the premium charged; or

(2) the policy form contains provisions that are unjust, unfair, inequitable, misleading, or deceptive, or that encourage misrepresentation of the policy.

(m) Before approving or disapproving a premium rate increase or decrease, the commissioner shall consider the following:

(1) The products affected, by line of business.

(2) The number of covered lives affected.

(3) Whether the product is open or closed to new members in the product block.

(4) Applicable median cost sharing for the product, as allowed by state or federal law.

(5) The benefits provided and the underlying costs of the health services rendered.

(6) The implementation date of the increase or decrease.

(7) The overall percent premium rate increase or decrease that is requested.

(8) The actual percent premium rate increase or decrease to be approved.

(9) Incurred claims paid each year for the past three (3) years, if applicable.

(10) Earned premiums for each of the past three (3) years, if applicable.

(11) Projected medical cost trends in the geographic service region, if the product for which a rate increase or decrease is requested is not a product offered statewide.

(12) If applicable, historical rebates paid to the policyholder from the most recent health plan year under the federal Patient Protection and Affordable Care Act (P.L. 111-148), as amended by the federal Health Care and Education Reconciliation Act of 2010 (P.L. 111-152).

(13) The median cost sharing amount for an individual covered by the product, or the actuarial value information as required under the Patient Protection and Affordable Care Act, if applicable.

(n) The commissioner shall not approve a new product unless the commissioner has, at a minimum, considered the matters set forth in subsection (m)(1) through (m)(13).

(o) The information compiled, prepared, and considered by the commissioner under subsection (m)(1) through (m)(13) is subject to the requirements of IC 5-14-3. However, the commissioner's approval of a new product or a rate increase or decrease may take

effect before the information compiled, prepared, and considered by the commissioner under subsection (m)(1) through (m)(13) is made accessible to the public under IC 5-14-3.

(p) When considering whether to approve a premium rate increase, the commissioner shall consider whether the current rate is appropriate for achieving the insurer's target loss ratio.

(q) To the extent authorized by the Patient Protection and Affordable Care Act and other federal law, the commissioner, under this section, may:

(1) consider network adequacy;

(2) conduct form review to ensure:

(A) minimum essential health benefits; and

(B) nondiscriminatory benefit design;

(3) perform accreditation confirmation; and

(4) confirm quality measures.

~~(m)~~ **(r)** Upon disapproval of a filing under this section, the commissioner shall provide written notice to the filer or insurer of the right to a hearing within twenty (20) days of a request for a hearing.

~~(n)~~ **(s)** Unless a policy form approved under this chapter contains a material error or omission, the commissioner may not:

(1) retroactively disapprove the policy form; or

(2) examine the filer of the policy form during a routine or targeted market conduct examination for compliance with a policy form filing requirement that was not in existence at the time the policy form was filed.".

Delete page 28.

Page 29, delete lines 1 through 12.

Page 31, delete lines 21 through 42, begin a new paragraph and insert:

"SECTION 37. IC 27-8-11-7, AS AMENDED BY P.L.195-2018, SECTION 18, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 7. (a) This section applies to an insurer that issues or administers a policy that provides coverage for basic health care services (as defined in IC 27-13-1-4).

(b) As used in this section, "clean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) does not contain an error; and

(3) may be processed by the insurer without returning the application to the provider for a revision or clarification.

(c) As used in this section, "credentialing" means a process by which an insurer makes a determination that:

(1) is based on criteria established by the insurer; and

(2) concerns whether a provider is eligible to:

(A) provide health services to an individual eligible for coverage; and

(B) receive reimbursement for the health services;

under an agreement that is entered into between the provider and the insurer.

(d) As used in this section, "unclean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) contains at least one (1) error; and

(3) must be returned to the provider to correct the error.

~~(b)~~ **(e)** The department of insurance shall prescribe the credentialing application form used by the Council for Affordable Quality Healthcare (CAQH) in electronic or paper format, which must be used by:

(1) a provider who applies for credentialing by an insurer; and

(2) an insurer that performs credentialing activities.

~~(c) An insurer shall notify a provider concerning a deficiency on a completed credentialing application form submitted by the provider not later than thirty (30) business days after the insurer receives the completed credentialing application form.~~

~~(d) An insurer shall notify a provider concerning the status of the provider's completed credentialing application not later than:~~

~~(1) sixty (60) days after the insurer receives the completed credentialing application form; and~~

~~(2) every thirty (30) days after the notice is provided under subdivision (1), until the insurer makes a final credentialing determination concerning the provider.~~

~~(e) Notwithstanding subsection (d), if an insurer fails to issue a credentialing determination within thirty (30) days after receiving a completed credentialing application form from a provider, the insurer shall provisionally credential the provider if the provider meets the following criteria:~~

~~(1) The provider has submitted a completed and signed credentialing application form and any required supporting material to the insurer.~~

~~(2) The provider was previously credentialed by the insurer in Indiana and in the same scope of practice for which the provider has applied for provisional credentialing.~~

~~(3) The provider is a member of a provider group that is credentialed and a participating provider with the insurer.~~

~~(4) The provider is a network provider with the insurer.~~

~~(f) The criteria for issuing provisional credentialing under subsection (e) may not be less stringent than the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization.~~

~~(g) Once an insurer fully credentials a provider that holds provisional credentialing, reimbursement payments under the contract shall be retroactive to the date of the provisional credentialing. The insurer shall reimburse the provider at the rates determined by the contract between the provider and the insurer.~~

~~(h) If an insurer does not fully credential a provider that is provisionally credentialed under subsection (e), the provisional credentialing is terminated on the date the insurer notifies the provider of the adverse credentialing determination. The insurer is not required to reimburse for services rendered while the provider was provisionally credentialed.~~

(f) An insurer shall notify a provider concerning a deficiency on a completed unclean credentialing application form submitted by the provider not later than five (5) business days after the entity receives the completed unclean credentialing application form. A notice described in this subsection must:

(1) provide a description of the deficiency; and

(2) state the reason why the application was determined to be an unclean credentialing application.

(g) A provider shall respond to the notification required under subsection (f) not later than five (5) business days after receipt of the notice.

(h) An insurer shall notify a provider concerning the status of the provider's completed clean credentialing application when:

(1) the provider is provisionally credentialed; and

(2) the insurer makes a final credentialing determination concerning the provider.

(i) If the insurer fails to issue a credentialing determination within fifteen (15) days after receiving a completed clean credentialing application form from a provider, the insurer shall provisionally credential the provider in accordance with the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization. The provisional credentialing license is valid until a determination is made on the credentialing application of the provider.

(j) Once an insurer fully credentials a provider that holds provisional credentialing and a network provider agreement has

been executed, then reimbursement payments under the contract shall be paid retroactive to the later of:

(1) the date the provider was provisionally credentialed; or

(2) the effective date of the provider agreement.

The insurer shall reimburse the provider at the rates determined by the contract between the provider and the insurer.

(k) If an insurer does not fully credential a provider that is provisionally credentialed under subsection (i), the provisional credentialing is terminated on the date the insurer notifies the provider of the adverse credentialing determination. The insurer is not required to reimburse for services rendered while the provider was provisionally credentialed.".

Page 32, delete lines 1 through 39.

Page 33, between lines 31 and 32, begin a new paragraph and insert:

"SECTION 33. IC 27-13-20-1.5 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 1.5. (a) Before approving or disapproving an increase or decrease in the rates to be used by a health maintenance organization, the commissioner shall review the following:**

(1) The products affected, by line of business.

(2) The number of covered lives affected.

(3) Whether the product is open or closed to new members in the product block.

(4) Applicable median cost sharing for the product, as allowed by state or federal law.

(5) The benefits provided and the underlying costs of the health services rendered.

(6) The implementation date of the increase or decrease.

(7) The overall percent premium rate increase or decrease that is requested.

(8) The actual percent premium rate increase or decrease to be approved.

(9) Incurred claims paid each year for the past three (3) years, if applicable.

(10) Earned premiums for each of the past three (3) years, if applicable.

(11) Projected medical cost trends in the geographic service region, if the product for which a rate increase or decrease is requested is not a product offered statewide.

(12) If applicable, historical rebates paid to the enrollee from the most recent health plan year under the federal Patient

Protection and Affordable Care Act (P.L. 111-148), as amended by the federal Health Care and Education Reconciliation Act of 2010 (P.L. 111-152).

(13) The median cost sharing amount for a member enrolled in the product, or the actuarial value information as required under the Patient Protection and Affordable Care Act, if applicable.

(b) The commissioner shall not approve a rate increase or decrease for an existing product unless the commissioner has, at a minimum, considered the matters set forth in subsection (a)(1) through (a)(13).

(c) The information compiled, prepared, and considered by the commissioner under subsection (a)(1) through (a)(13) is subject to the requirements of IC 5-14-3. However, the commissioner's approval of a rate increase or decrease may take effect before the information compiled, prepared, and considered by the commissioner under subsection (a)(1) through (a)(13) is made accessible to the public under IC 5-14-3.

(d) When considering whether to approve a premium rate increase, the commissioner shall consider whether the current rate is appropriate for achieving the target loss ratio of the health maintenance organization.

(e) To the extent authorized by the Patient Protection and Affordable Care Act and other federal law, the commissioner, under this section, may:

(1) consider network adequacy;

(2) conduct form review to ensure:

(A) minimum essential health benefits; and

(B) nondiscriminatory benefit design;

(3) perform accreditation confirmation; and

(4) confirm quality measures.".

Page 34, delete lines 6 through 42, begin a new paragraph and insert:

"SECTION 40. IC 27-13-43-2, AS AMENDED BY P.L.1-2006, SECTION 489, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: Sec. 2. **(a) As used in this section, "clean credentialing application" means an application for network participation that:**

(1) is submitted by a provider under this section;

(2) does not contain an error; and

(3) may be processed by the health maintenance organization without returning the application to the provider for a

revision or clarification.

(b) As used in this section, "credentialing" means a process by which a health maintenance organization makes a determination that:

(1) is based on criteria established by the health maintenance organization; and

(2) concerns whether a provider is eligible to:

(A) provide health services to an individual eligible for coverage; and

(B) receive reimbursement for the health services;

under an agreement that is entered into between the provider and the health maintenance organization.

(c) As used in this section, "unclean credentialing application" means an application for network participation that:

(1) is submitted by a provider under this section;

(2) contains at least one (1) error; and

(3) must be returned to the provider to correct the error.

~~(a)~~ **(d)** The department shall prescribe the credentialing application form used by the Council for Affordable Quality Healthcare (CAQH) in electronic or paper format. The form must be used by:

(1) a provider who applies for credentialing by a health maintenance organization; and

(2) a health maintenance organization that performs credentialing activities.

~~(b) A health maintenance organization shall notify a provider concerning a deficiency on a completed credentialing application form submitted by the provider not later than thirty (30) business days after the health maintenance organization receives the completed credentialing application form.~~

~~(c) A health maintenance organization shall notify a provider concerning the status of the provider's completed credentialing application not later than:~~

~~(1) sixty (60) days after the health maintenance organization receives the completed credentialing application form; and~~

~~(2) every thirty (30) days after the notice is provided under subdivision (1), until the health maintenance organization makes a final credentialing determination concerning the provider.~~

(e) An insurer shall notify a provider concerning a deficiency on a completed unclean credentialing application form submitted by the provider not later than five (5) business days after the entity receives the completed unclean credentialing application form. A notice described in this subsection must:

(1) provide a description of the deficiency; and

(2) state the reason why the application was determined to be an unclean credentialing application.

(f) A provider shall respond to the notification required under subsection (e) not later than five (5) business days after receipt of the notice.

(g) An insurer shall notify a provider concerning the status of the provider's completed clean credentialing application when:

(1) the provider is provisionally credentialed; and

(2) the insurer makes a final credentialing determination concerning the provider.

(h) If the insurer fails to issue a credentialing determination within fifteen (15) days after receiving a completed clean credentialing application form from a provider, the insurer shall provisionally credential the provider in accordance with the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization. The provisional credentialing license is valid until a determination is made on the credentialing application of the provider.

(i) Once an insurer fully credentials a provider that holds provisional credentialing and a network provider agreement has been executed, then reimbursement payments under the contract shall be paid retroactive to the later of:

(1) the date the provider was provisionally credentialed; or

(2) the effective date of the provider agreement.

The insurer shall reimburse the provider at the rates determined by the contract between the provider and the insurer.

(j) If an insurer does not fully credential a provider that is provisionally credentialed under subsection (h), the provisional credentialing is terminated on the date the insurer notifies the provider of the adverse credentialing determination. The insurer is not required to reimburse for services rendered while the provider was provisionally credentialed.

SECTION 41. IC 27-13-43-3 IS REPEALED [EFFECTIVE JULY 1, 2023]. ~~Sec. 3. (a) Notwithstanding section 2 of this chapter, if a health maintenance organization fails to issue a credentialing determination within thirty (30) days after receiving a completed credentialing application form from a provider, the health maintenance organization shall provisionally credential the provider if the provider meets the following criteria:~~

~~(1) The provider has submitted a completed and signed~~

~~credentialing application form and any required supporting material to the health maintenance organization.~~

~~(2) The provider was previously credentialed by the health maintenance organization in Indiana and in the same scope of practice for which the provider has applied for provisional credentialing.~~

~~(3) The provider is a member of a provider group that is credentialed and a participating provider with the health maintenance organization.~~

~~(4) The provider is a network provider with the health maintenance organization.~~

~~(b) The criteria for issuing provisional credentialing under subsection (a) may not be less stringent than the standards and guidelines governing provisional credentialing from the National Committee for Quality Assurance or its successor organization.~~

~~(c) Once a health maintenance organization fully credentials a provider that holds provisional credentialing, reimbursement payments under the contract shall be retroactive to the date of the provisional credentialing. The health maintenance organization shall reimburse the provider at the rates determined by the contract between the provider and the health maintenance organization.~~

~~(d) If a health maintenance organization does not fully credential a provider that is provisionally credentialed under subsection (a), the provisional credentialing is terminated on the date the health maintenance organization notifies the provider of the adverse credentialing determination. The health maintenance organization is not required to reimburse for services rendered while the provider was provisionally credentialed.~~".

Page 35, delete lines 1 through 37, begin a new paragraph and insert:

"SECTION 45. IC 35-52-25-2.8 IS ADDED TO THE INDIANA CODE AS A **NEW** SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2023]: **Sec. 2.8. IC 25-4.5-4-2 defines a crime concerning associate physicians.**".

Page 36, between lines 25 and 26, begin a new paragraph and insert:

"SECTION 44. [EFFECTIVE UPON PASSAGE] **(a) The legislative council is urged to assign to the appropriate interim study committee the task of studying the issue of whether Indiana should adopt an interstate mobility of occupational licensing to allow individuals who hold current and valid occupational licenses or government certifications in another state in a lawful occupation with a similar scope of practice as Indiana to practice in Indiana**

under certain conditions.

(b) This SECTION expires January 1, 2024.".

Renumber all SECTIONS consecutively.

and when so amended that said bill do pass and be reassigned to the Senate Committee on Appropriations.

(Reference is to SB 400 as introduced.)

CHARBONNEAU, Chairperson

Committee Vote: Yeas 10, Nays 0.