

LEGISLATURE OF NEBRASKA  
ONE HUNDRED FOURTH LEGISLATURE  
FIRST SESSION

**LEGISLATIVE BILL 531**

Introduced by Kolterman, 24.

Read first time January 21, 2015

Committee:

- 1 A BILL FOR AN ACT relating to insurance; to provide requirements for
- 2 publication of information relating to health insurance policies,
- 3 health plans, and health maintenance organization subscriptions; to
- 4 provide duties for the Department of Insurance; and to provide for
- 5 civil penalties.
- 6 Be it enacted by the people of the State of Nebraska,

1           Section 1. (1) Every policy of health insurance, health plan, or  
2 health maintenance organization subscription sold or offered for sale  
3 directly to individuals in Nebraska shall provide the following  
4 information in a clear and understandable format for use in comparing  
5 coverage provided by and premiums charged for such policies, plans, and  
6 subscriptions prior to purchase:

7           (a) Any exclusions from coverage and any restrictions on the use or  
8 quantity of covered items and services in each category of benefits,  
9 including, but not limited to, prescription drugs and drugs administered  
10 in a physician's office or clinic;

11           (b) Any item or service, including, but not limited to, a  
12 prescription drug that has a coinsurance requirement, as to which the  
13 cost-sharing amount depends on the cost of the item or service;

14           (c) How to determine whether a specific prescription drug is  
15 available on a formulary or is a covered item when furnished by a  
16 physician's office or clinic and any clinical prerequisites or  
17 authorization requirements for a specific prescription drug;

18           (d) The process by which an insured may obtain reversal of a denial  
19 of coverage decision with respect to an item or service prescribed or  
20 ordered by the treating physician; and

21           (e) A description of how prescription drugs will be included in or  
22 excluded from applicability of a deductible, including, but not limited  
23 to, a description of out-of-pocket costs that may not apply to the  
24 deductible for a prescription drug.

25           (2) The Department of Insurance shall ensure that:

26           (a) Any web site maintained by a state agency for the sale of health  
27 insurance, health plans, or health maintenance organization subscriptions  
28 directly to individuals in Nebraska prominently provides links to  
29 Internet-based tools and calculators for assisting potential purchasers  
30 in accessing the information needed to make informed purchasing  
31 decisions; and

1           (b) Each entity offering health insurance, health plans, or health  
2 maintenance organization subscriptions for sale directly to individuals  
3 in Nebraska shall post the information required pursuant to subsection  
4 (1) of this section directly on its own web site and that such  
5 information is available to the general public as well as individuals  
6 insured by such entity.