Ohio Department of Insurance

Executive

INSCD2 Health plan issuer payment method and disclosure requirements

R.C. 3901.3815

Requires a health plan issuer to offer all reasonably available methods of payment to a health care provider, including payment by check and electronic funds transfer.

Prohibits a health plan issuer requiring payment by credit card.

Requires health plan issuers, if any available method has a fee, to notify the provider about the fee and disclose the amount of the fee, including clear instructions for selecting each payment method prior to initiating the first payment to the provider or upon changing the payment methods.

Requires health plan issuers to implement requests to change a payment method within 30 business days. Prohibits health plan issuers from charging a fee for implementing a change to a health care provider's payment method.

Applies the requirements to an entity subject to the insurance laws and rules of this state, or subject to the jurisdiction of the Superintendent of Insurance, that contracts, or offers to contract to provide, deliver, arrange for, pay for, or reimburse any of the costs of health care services under a health benefit plan, including a sickness and accident insurance company; a health insuring corporation; a fraternal benefit society; a self-funded multiple employer welfare arrangement; a nonfederal, government health plan; or a third party administrator.

Fiscal effect: None.

INSCD3 Eliminate oath requirement for certain ODI licenses

R.C. 3905.72, 3951.03

Eliminates the requirement that applications for a managing general agent (MGA) license and a public insurance adjuster certificate of authority be verified under oath.

Fiscal effect: None.

INSCD1 Market conduct examination

Section: 305.20

Allows the Superintendent of Insurance to assess the costs associated with a market conduct examination of an insurer doing business in this state against the insurer. Allows the Superintendent to enter into consent agreements to impose administrative assessments or fines for conduct discovered that may be violations of insurance laws or rules administered by the Superintendent. Requires all costs, assessments, or fines collected related to such violations to be deposited into the Department of Insurance Operating Fund (Fund 5540).

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Other Taxation Provisions

 TAXCD19
 Insurance premium tax: certification of nonpayment

R.C. 5729.10

Requires the Treasurer of State to certify unpaid insurance premium taxes to the Attorney General for collection, replacing the Superintendent of Insurance's authority to do so.

Fiscal effect: None.