Executive	As Passed By House	As Passed By Senate
INSCD2 Health plan issuer payment method and disclosure requirements		
R.C. 3901.3815	**R.C. 3901.3815**	**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.	Same as the Executive.	Replaces the Executive version with one that prohibits a health plan issuer from charging a health care provider a fee for delivering payment through check or electronic funds transfer, either directly or indirectly through an agent, affiliate, or third party contracted by the health plan issuer in connection with the method of payment.
Prohibits a health plan issuer requiring payment by credit card.	Same as the Executive.	Replaces the Executive version with one that requires health plan issuers to allow providers to opt out of 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.	Same as the Executive.	Replaces the Executive version with one that requires a health plan issuer to disclose only those fees that are charged by the health plan issuer or by an agent, affiliate, or third party contracted by the health plan issuer in connection with a method of payment.
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.	Same as the Executive.	Replaces the Executive version with one that allows a health plan issuer to unilaterally change a provider's payment method if the health plan issuer has not generated a payment to the provider in more than one year.
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.	Same as the Executive.	Same as the Executive.

Executive	As Passed By House	As Passed By Senate
No provision.	Requires a health plan issuer to offer at least one method of payment that does not require the health care provider to pay any associated fee.	No provision.
Fiscal effect: None.	**Fiscal effect: Same as the Executive.**	**Fiscal effect: Same as the Executive.**

INSCD7 Ambulance reimbursement by health plan issuers

Executive	As Passed By House	As Passed By Senate
		R.C. 3902.51, 739.10
No provision.	No provision.	Modifies one of the factors used to determine the minimum reimbursement rate that a health plan issuer must pay by default to an out-of-network ambulance for unanticipated and emergency care, specifically by increasing the Medicare-based factor to 250% (from 100%) of the Medicare payment amount.
		Fiscal effect: Potential increase costs to the state's and local government's health benefit plan expenditures. Under current law, unless the ambulance wishes to negotiate reimbursement, health insurers are required to reimburse the greatest of the following amounts to the ambulance for unanticipated and emergency out-of-network care: (1) the median amount the health plan issuer negotiated with in-network ambulance service in that geographic region; (2) the rate the health plan issuer pays for out-of-network services under the health benefit plan; or (3) the rate paid by Medicare for the service.

INSCD5 Reimbursement for services provided by certified registered nurse anesthetists

Executive	As Passed By House	As Passed By Senate
	R.C. 3902.631	
No provision.	Prohibits private insurers from varying the reimbursement rate for a covered service based on whether the service was provided by a certified registered nurse anesthetist or a physician.	No provision.

Executive	As Passed By House	As Passed By Senate
No provision.	Specifies that the provision does not prohibit an insurer from establishing varying reimbursement rates based on quality or performance measures.	No provision.
	Fiscal effect: No direct fiscal effect to the state's and local governments' employee health benefit plans.	
INSCD3 Eliminate oath requirement for certain ODI licenses		
R.C. 3905.72, 3951.03	**R.C. 3905.72, 3951.03**	**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.	Same as the Executive.	Same as the Executive.
Fiscal effect: None.	**Fiscal effect: Same as the Executive.**	**Fiscal effect: Same as the Executive.**
INSCD4 Long-term care insurance continuing education requirements		
	R.C. 3923.443	**R.C. 3923.443**
No provision.	Aligns the deadline for a long-term care insurance agent to complete the four hours of continuing education required by continuing law with the agent's two-year license renewal period, as opposed to the two-year period beginning January 1.	Same as the House.
No provision.	Makes selling, soliciting, or negotiating long-term care insurance before satisfying the continuing education requirement an unfair and deceptive practice in the business of insurance, in contrast to current law, under which simply failing to satisfy the continuing education requirement qualifies as such.	Same as the House.
	Fiscal effect: None.	**Fiscal effect: Same as the House.**

Executive	As Passed By House	As Passed By Senate
INSCD6 Pharmacy benefit managers		
	R.C. 3959.01, 3959.111, and 3959.121	**R.C. 3959.01, 3959.111, and 3959.121**
No provision.	Requires pharmacy benefit managers (PBMs), other than the state PBM, to reimburse Ohio-incorporated pharmacies that dispense a drug product for the "actual acquisition cost," i.e., the amount paid to the drug wholesaler, plus a minimum dispensing fee determined by the Superintendent of Insurance.	No provision.
No provision.	Prohibits a PBM from reimbursing an Ohio pharmacy less than the amount the PBM reimburses its affiliated pharmacies for providing the same drug product.	Same as the House.
No provision.	Allows an Ohio pharmacy to decline to provide a drug product if the pharmacy would be reimbursed less than the required amount.	Same as the House.
No provision.	Prohibits a PBM from retaliating against an Ohio pharmacy that reports an alleged violation of, or exercises a remedy under the provision by doing any of the following: (1) terminating or refusing to renew a contract without providing notice at least 90 days in advance; (2) increasing audits of the pharmacy without providing notice and a detailed description of the reason for the audits at least 90 days in advance; or (3) failing to comply with prompt pay laws.	Same as the House.
No provision.	Establishes a procedure by which an Ohio pharmacy may file a formal complaint against a PBM and the Superintendent may impose an administrative penalty of $1,000 per day for each violation of the provision.	Same as the House.
No provision.	Allows the Superintendent to adopt rules to implement and administer the provision and exempts those rules from requirements, under continuing law, related to reducing regulatory restrictions.	Same as the House, but specifies that the rules must be adopted in accordance with current law regarding the reduction of regulatory restrictions.

Executive	As Passed By House	As Passed By Senate
	Fiscal effect: May increase Department of Insurance's administrative cost, which may be offset by any penalties collected from any PBM that violates such prohibitions to be deposited into Fund 5540.	**Fiscal effect: Same as the House.**
INSCD1 Market conduct examination		
Section: 305.20	**Section: 305.20**	**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).	Same as the Executive.	Same as the Executive.

Executive	As Passed By House	As Passed By Senate
DPSCD66 Motor vehicle financial products		
		R.C. 1310.251, 1317.05, 3905.426, 4509.06, 4509.70
No provision.	No provision.	Exempts "excess wear and use waivers," i.e., contracts that nullify fees that might otherwise be owed at the end of a motor vehicle lease agreement for driving too many miles or damaging the vehicle, from state insurance laws.
No provision.	No provision.	Prohibits conditioning terms of a motor vehicle lease on the consumer's payment for an excess wear and use waiver.
No provision.	No provision.	Expands the existing insurance law exemption for motor vehicle "debt cancellation or debt suspension products" to include products that provide a financial benefit for the purchase of a new vehicle.
No provision.	No provision.	Limits the current requirement that debt cancellation or debt suspension products be listed as a specific good when invoiced to the consumer as "optional" products that are not a condition of the sale.
No provision.	No provision.	Exempts optional debt cancellation or debt suspension products from state law limitations on interest and finance charges.
No provision.	No provision.	Expands the types of agreements that qualify as "ancillary product protection contracts" and, thus, are exempted from state insurance laws, to include certain contracts that protect against lease-end charges, vehicle value protection agreements, and contracts involving under-speed vehicles.
No provision.	No provision.	Requires providers of "vehicle value protection agreements," i.e., agreements that provide a benefit to the purchaser when a vehicle is lost, stolen, damaged, obsolete, or diminished in value, to allow a 30-day period for the contract holder to cancel the agreement so long as no benefits have been paid.

Executive	As Passed By House	As Passed By Senate
No provision.	No provision.	Establishes procedures and requirements for contract providers that seek to cancel a vehicle value protection agreement.
No provision.	No provision.	Requires insurance agents to take certain actions to confirm that a person seeking automobile insurance through the Ohio Assigned Risk Insurance Plan is unable to secure coverage through private insurers.
No provision.	No provision.	Expands who may report a driver or owner of a motor vehicle involved in an accident to the BMV for failure to maintain financial responsibility to include any person who suffers injury or property damage, as opposed to only persons who are also drivers of a vehicle involved in the accident. **Fiscal effect: Potential administrative cost for the Department of Insurance to ensure that insurers doing business in the state comply with the requirements.**

Executive	As Passed By House	As Passed By Senate
Other Taxation Provisions		
TAXCD87 Transformational mixed use development tax credits		
	R.C. 122.09	**R.C. 122.09**
No provision.	Removes the June 30, 2025 sunset date for the transformational mixed use development (TMUD) tax credit program, and continues to allow the award of up to $100 million in credits per fiscal year in FY 2026 and years thereafter.	Replaces the House version with one that increases the annual cap for TMUD tax credit awards from $100 million to $150 million, beginning in FY 2026. Prohibits the award of the credit after FY 2027 unless specifically authorized by an act of the General Assembly.
No provision.	No provision.	Transfers responsibility for reviewing and approving TMUD applications from the Ohio Tax Credit Authority to DEV.
No provision.	No provision.	Allows the amount of previously awarded TMUD tax credits subsequently rescinded to be available for award again in the fiscal year following rescission.
No provision.	No provision.	Increases the reserved amount of credits for TMUD projects located more than 10 miles from a major city from $20 million, as under current law, to $50 million plus one-third of any tax credits previously awarded but rescinded in the prior fiscal year.
No provision.	No provision.	Increases the maximum amount of credits for TMUD projects within 10 miles of a major city each fiscal year from $80 million, as under current law, to $100 million plus two-thirds of any tax credits previously awarded but rescinded in the prior fiscal year and any amount reserved but not awarded for projects located more than ten miles from a major city.
No provision.	No provision.	Reduces the maximum amount of tax credit that can be awarded for a single project from $40 million to $20 million.
No provision.	No provision.	Expands costs eligible to be considered when determining credit amounts to include due diligence costs and construction hard and soft costs paid in connection with the project, and architectural and engineering fees and due diligence costs incurred before the project is certified by DEV.

Executive	As Passed By House	As Passed By Senate
No provision.	No provision.	Eliminates the option for a portion of a project completed in phases to be considered transformational mixed use project so long as all phases together meet the definitional requirements.
No provision.	No provision.	Replaces the current considerations for ranking applications which look to return on investment, considered according to projected tax collections against tax credits, economic impact, impact on physical features, and project timelines. The modified ranking system utilizes a point scale based on physical scope of projects, distribution of uses across projects, government approvals, local support, committed financing, lease or purchase commitments from end users, walkability, retail and restaurant sales to be generated, payroll to be generated, and taxes to be generated.
No provision.	No provision.	Requires the economic analysis completed for application ranking and credit calculation to exclude previously completed and future phases of a development and exclude consideration of any impact on the surrounding area.
No provision.	No provision.	Allows persons with contracts to purchase project sites conditioned on the provisional award of a TMUD tax credit to apply for the award as if they owned the property.
No provision.	No provision.	Changes the mix and number of uses required in the definition of "transformational mixed use development" from some combination of retail, office, residential, recreation, structured parking and other similar uses to at least two uses from office, residential, hotel and hospitality, recreation, and retail, which may include restaurants.
No provision.	No provision.	Disqualifies a party from being considered to have contributed capital to a TMUD project without receiving anything in return.

Executive	As Passed By House	As Passed By Senate
No provision.	No provision.	Increases projected payroll, which may be used as an alternative to a building size requirement for projects seeking TMUD credits within 10 miles of major cities, from $4 million to $5 million.
No provision.	No provision.	Makes several changes to required application materials for TMUD certification by: (1) Modifying the plans and drawings expected in a TMUD certification application; (2) Requiring proposed project budgets, which are already required to be submitted with applications, to include an estimate of hard costs and to be organized by line item; (3) Requiring viable financial plans showing at least 51% committed funding and a strategy for obtaining any remaining funding as a new application requirement; (4) Requiring projected economic impact assessments, which are already required with applications, to project the "direct" economic impact and be prepared by an economic impact consultant with experience performing economic impact studies in Ohio and reviewed by an independent third party reviewer retained by DEV; and (5) Adding a standard to evaluate currently required evidence that a project will not be completed without the award of tax credits. Specifically, establishing that if any portion of the applicant's project has already closed on construction financing or commenced construction, excluding brownfield remediation and demolition, the applicant cannot demonstrate that the project will not be completed and is ineligible for a credit.
No provision.	No provision.	Prohibits a TMUD tax credit from being awarded in an amount greater than that applied for as a result of certification of actual development costs. Under continuing law, a credit amount may be reduced after cost certification.

Executive	As Passed By House	As Passed By Senate
No provision.	No provision.	Reduces the number of credit calculation methods to one, which results in a credit for property owners that is the lesser of the amount preliminarily approved or 10% of actual eligible expenditures.
No provision.	No provision.	Changes the credit amount calculation method by excluding any consideration or calculation of the project's impact beyond the project site.
No provision.	No provision.	Eliminates the ability of an insurance company that contributes capital to a project to apply for a transformational mixed use development (TMUD) tax credit. As a result, only the property owner may apply. (Current law sets the credit amount for insurance companies that contribute capital to 10% of the capital contributions.)

Executive	As Passed By House	As Passed By Senate
No provision.	No provision.	Makes several changes to the law regarding the initial issuance, sale, or transfer of TMUD credits: (1) Eliminates a requirement that credits be sold to raise capital for a project, allowing them to be sold for any purpose; (2) Allows credits to be sold by insurance companies that invest in a TMUD, as opposed to current law which only allows TMUD property owners to sell credits; (3) Allows credits to be sold more than once; (4) Eliminates a requirement that the appropriate state agency be notified when the right to claim credits is transferred or sold; (5) Expands, for credits approved after the effective date, the taxes TMUD tax credits may be claimed against to include the financial institutions tax and the income tax and eliminates a requirement that only insurance companies may claim TMUD tax credits. Credits approved before that date can still only be claimed against taxes on foreign and domestic insurance companies; (6) Allows applications for certification as a transformational mixed use development project to identify financial institutions and other persons, apart from property owners and insurance companies, that should be awarded tax credit certificates and allows a subsequent direct award to those persons; (7) Generally gives tax credit certificate holders an additional year within which to begin claiming the credits; and (8) Requires DEV to certify information about issued TMUD tax credit certificates to the Tax Commissioner, currently information is certified only to INS.
No provision.	No provision.	Excludes projects located in a municipal corporation with a population of between 15,000 and 20,000 and that contains or is located within 2,000 feet of a NASA research facility and an airport with at least two runways that are each at least 9,000 feet from eligibility for the transformational mixed use development tax credit.

Executive	As Passed By House	As Passed By Senate
No provision.	No provision.	Excludes expenditures made before certification as a TMUD credit eligible project from being considered eligible expenditures upon which a tax credit may be calculated.
No provision.	No provision.	Excludes any economic impact existing before certification of a project as TMUD tax credit eligible from inclusion in the required projection of increased economic impact.
	Fiscal effect: The provision reduces domestic and foreign insurance tax revenues up to $100 million per year, depending on the amount of TMUD tax credits awarded after FY 2025. The credit is nonrefundable and transferable. The Ohio Tax Credit Authority (TCA) only issues a tax credit certificate after completion of a certified TMUD project. Construction must begin within 12 months of the date a project is certified by the TCA. Previously, the TCA approved the $100 million in tax credits in the middle of a fiscal year, and the construction timeline for most mixed-use development projects was generally more than one year. If these patterns continue for prospective projects, it is plausible that the associated state tax revenue losses would not begin until FY 2028.	**Fiscal effect: The provision reduces future domestic and foreign insurance tax revenues up to $300 million total, depending on the amount of TMUD tax credits awarded in FY 2026 and FY 2027. It is plausible that the associated state tax revenue losses would not begin until FY 2028.**

TAXCD19 Insurance premium tax: certification of nonpayment

Executive	As Passed By House	As Passed By Senate
R.C. 5729.10	**R.C. 5729.10**	**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.	Same as the Executive.	Same as the Executive.
Fiscal effect: None.	**Fiscal effect: Same as the Executive.**	**Fiscal effect: Same as the Executive.**