

Legislation on Direct Primary Care Agreements

Compiled by Colleen Becker 6/29/2018

This report is based on enacted legislation excerpted from the NCSL <u>Health Innovations State Law Online Database</u>.¹ Entries to this report are listed alphabetically by state and chronologically by year for each state. This list is not meant to be complete or exhaustive, but is intended for background purposes only.

This search is based on the following filters: Topics: All Topics States: All States Year: All Years Keyword: direct primary care

Alabama <u>AL S 234</u> 2018 Chiropractic Care Agreements Status: Enacted - Act No. 2018-390 Date of Last Action:* 03/26/2018 - Enacted Author: Dunn (D) Additional Authors: Beasley (D);Singleton (D);Coleman-Madison (D);Orr (R) Associated Bills: AL H 136 - Companion Summary: Relates to health care, provides that a chiropractic agreement, as defined, is not to be regulated as insurance, provides that a chiropractor offering, marketing, selling, or entering into a chiropractic agreement is not required to obtain an additional license or certificate of authority, requires that a chiropractic agreement meet certain requirements (resembling direct primary care agreements), provides for the discontinuance of care for a patient under an agreement under certain conditions. [updated 4/2018]

AL S 94 2017 Health Care Regulations Status: Enacted - Act No. 2017-460 Date of Last Action:* 05/26/2017 - Enacted Author: Orr (R) Summary: Provides that a physician agreement or dentist agreement (similar to a direct primary care

¹ The NCSL database is live online at <u>http://www.ncsl.org/research/health/health-innovations-database.aspx</u>

Agreement) is not to be regulated as insurance, provides that a physician or dentist offering, marketing, selling, or entering into a physician or dentist agreement is not required to obtain a license or certificate of authority, requires that a physician agreement and dentist agreement meet certain requirements, provides penalties for physicians and dentists who breach an agreement, provides for the discontinuance of care for a patient under an agreement.

Arkansas

AR H 2240 2017 Direct Primary Care Agreements and Insurance Regulation Status: Enacted - Act No. 1020 Date of Last Action:* 04/06/2017 - Enacted Author: Gonzales (R) Summary: Exempts direct primary care agreements from insurance regulation. Under medical retainer agreements, patients make monthly payments to a physician or group who in return agrees to provide a menu of routine services at no extra charge. Because no insurance company stands between patient and doctor, the unregulated agreement can result in cost reductions.

Colorado <u>CO H 1115</u> 2017 Direct Primary Health Care Services Status: Enacted - Act No. 151 Date of Last Action:* 04/24/2017 - Enacted Author: Buck (R) Additional Authors: Kefalas (D);Ginal (D);Tate (R) Summary: Concerns the establishment of direct primary health care agreements to operate without regulation by the Division of Insurance, establishes parameters under which a direct primary care agreement may be implemented activities of that the concernent is not the husiness of impurpose on the provision of an environment of the parameters under which a direct primary care agreement may be

implemented, establishes that the agreement is not the business of insurance or the practice of underwriting and does not fall under regulation of the Division of Insurance.

Florida FL H 37 2018 Direct Primary Care Agreements Status: Enacted - Act No. 2018-89 Date of Last Action:* 03/23/2018 - Enacted Author: Burgess (R) Additional Authors: Magar (R);Spano (R);Avila (R);Miller (R);Stevenson (R);Payne (R);White (R) Associated Bills: FL S 80 - Similar Summary: Specifies that a direct primary care agreement does not constitute insurance and is not subject to the Florida Insurance Code, specifies that entering into an unregulated direct primary care agreement does not constitute the business of insurance. [Updated 4/2/2018]

Idaho

ID S 1062 2015 Direct Medical Care Act Status: Enacted - Act No. 291 Date of Last Action:* 04/09/2015 - Enacted

Author: Commerce and Human Resources Cmt

Summary: Relates to the direct medical care act, provides that direct primary care agreements do not constitute insurance, specifies that direct primary care agreements include provisions for payment of a direct fee, prohibits direct primary care providers from billing insurers for direct primary care, provides that direct primary care agreements shall not be regulated as insurance, requires such agreements to include a disclaimer.

Indiana

IN S 303 2017 Direct Primary Care Agreements Status: Enacted - Act No. 108-2017 Date of Last Action:* 04/21/2017 - Enacted Author: Koch (R)

Summary: Direct primary care agreements, specifies that a direct primary care agreement is not insurance and a primary care provider or an employer of primary care provider that enters into a direct primary care agreement is not required to obtain an insurance certificate of authority, sets forth requirements of a direct primary care agreement.

Iowa

<u>IA H 2356</u>

2018

Primary Care Health Service Provision Agreements Status: Enacted - Act No. 1043 Date of Last Action:* 03/28/2018 - Enacted Author: Human Resources Cmt Additional Authors: Heaton (R)

Summary: Relates to direct primary care agreements between individuals and health care professionals for the provision of certain primary care health services for a service charge that covers an agreed upon period of time.

Kentucky

KY S 79 2017 Health Care Providers Status: Enacted - Act No. 25 Date of Last Action:* 03/17/2017 - Enacted Author: Alvarado (R) Additional Authors: Embry (R);Carroll D (R) Summary: Defines direct primary care membership agreement, establishes conditions for services under a direct primary care membership agreement. Requires that primary care provider shall not bill a health benefit plan or the Medicaid program on a fee-for-service basis for the primary care services provided under the agreement.

Maine <u>ME S 472</u> 2018 **Direct Primary Care Membership Agreements Status:** Enacted - Act No. 112 **Date of Last Action:*** 06/01/2017 - Enacted **Author:** Whittemore (R) **Additional Authors:** Rosen K (R);Langley (R);Dow (R);Picchiotti (R);Katz (R);Wallace (R);Pickett (R);Prescott D (R);Craig (R) **Summary:** Provides that nothing in state law may be construed as prohibiting a patient or legal representative of a patient from seeking care outside of an insurance plan or outside of the Medicaid or Medicare program and paying for such care, provides that nothing in state law may be construed as prohibiting a physician, other medical professional or a medical facility from accepting payment for services or medical products outside of an insurance plan.

Mississippi

MS S 2687 2015 Direct Primary Care Act Status: Enacted - Act No. 369 Date of Last Action:* 03/18/2015 - Enacted Author: Burton (R)

Summary: Creates the State Direct Primary Care Act, provides definitions, provides that a direct primary care agreement shall not be considered to be an insurance product nor shall the primary care provider be considered to be engaging in the business of insurance, provides that a primary care provider or agent of a primary care provider is not required to obtain a certificate of authority or license under the act to market, sell, or offer to sell a direct primary care agreement, relates to primary care services.

Nebraska <u>NE L 1119</u> 2018 Direct Primary Care Pilot Program and Right to Shop Status: Enacted - Signed by Governor Date of Last Action:* 04/13/2018 - Enacted Author: Riepe (NP) Summary: Adopts the Direct Primary Care Pilot Program Act to include direct primary care health plans in the state Insurance Program, provides that under the program the Department of Administrative Services shall provide enrollees at least two different direct primary care health plans including a high-deductible and a lowdeductible option for health care coverage outside of primary care, adopts the state Right to Shop Act to allow a patient to compare costs for nonemergency services.

<u>NE L 817</u>

2016

Direct Primary Care Agreement Act

Status: Enacted - Signed by Governor Date of Last Action:* 03/30/2016 - Enacted Author: Pione (NP)

Author: Riepe (NP)

Summary: Adopts the Direct Primary Care Agreement Act, requires a notice that direct primary care agreements do not constitute insurance or function as a qualified health plan pursuant to any federal mandates, includes groups of physicians, nurses and pediatricians, includes non-profit corporations, provides that direct service charges include a periodic retainer, membership fee or subscription fee, provides that a patient may submit a request for insurer reimbursement if permitted under the insurance policy. [Added 4/11/2016]

Tennessee

TN S 224 2018 Direct Primary Care Agreement Status: Enacted - Act No. 163
Date of Last Action:* 04/24/2017 - Enacted
Author: Roberts (R) Additional Authors: Bowling (R)
Associated Bills: TN H 334 - Same as
Summary: Relates to Chiropractors Physicians, allows chiropractic physicians to enter into a direct primary care agreement with an individual patient or the patient's legal representative.

<u>TN S 224</u>

2017 Direct Primary Care Agreement Status: Enacted - Act No. 163 Date of Last Action:* 04/24/2017 - Enacted Author: Roberts (R) Additional Authors: Bowling (R) Associated Bills: TN H 334 - Same as Summary: Relates to Chiropractors Physicians, allows chiropractic physicians to enter into a direct primary care agreement with an individual patient or the patient's legal representative.

<u>TN S 2443</u>

2016

Health Care Empowerment Act

Status: Enacted - Act No. 996

Date of Last Action:* 04/27/2016 - Enacted

Author: Roberts (R) **Additional Authors:** Crowe (R);Harris (D);Bailey (R);Stevens (R);Green (R);Bowling (R);Yager (R);Bell (R);Tracy (R);Watson B (R);Hensley (R);Gresham (R);Norris (R);Jackson (R) **Associated Bills:** TN H 2323 - Same as

Summary: Enacts the Health Care Empowerment Act, authorizes direct primary care agreements, defines such agreements as a written contractual agreement between a primary care physician and an individual patient which meets certain requirements, specifies that a patient or legal representative will not forfeit insurance benefits, TennCare benefits, or Medicare benefits by purchasing medical services or medical products outside the system, requires certain disclosures.

Virginia VA S 800 2017
Direct Primary Care Agreements
Status: Enacted - Act No. 831
Date of Last Action:* 04/26/2017 - Enacted
Author: Stanley Wi (R)
Associated Bills: VA H 2053 - Identical
Summary: Relates to direct primary care agreements between a patient, the patient's legal representative, or the patient's employer and a health care provider for ongoing primary care services, provides that the Commonwealth's insurance laws do not apply to direct primary care agreements, provides that a direct primary care practice is not subject to the jurisdiction of the State Corporation Commission and is not required to obtain a certificate of authority or license to market a direct primary care agreement. Status: Enacted - Act No. 830 Date of Last Action:* 04/26/2017 - Enacted Author: Landes (R) Associated Bills: VA S 800 - Identical

Summary: Relates to direct primary care agreements, provides that such agreements are not health insurance, provides that the health care provider does not require patients to pay monthly periodic fees prior to initiation of the coverage period, provides that a health care provider participating in a direct primary care practice may participate in a health insurance carrier network if the provider is able to meet the terms and conditions of network membership of the health insurance carrier, requires disclosure. [Updated 4/10/2017]

West Virginia <u>WV H 2301</u> 2017 Direct Primary Care Practice

Status: Enacted - Act No. 175 Date of Last Action:* 03/23/2017 - Enacted Author: Ellington (R)

Summary: Relates to direct primary care, defines terms, permits individuals to enter into agreements, for direct primary care with an individual or other legal entity authorized to provide primary care services, outside of an insurance plan or outside of the Medicaid or Medicare program and pay for the care outside of insurance plans and the Medicaid or Medicare program, provides that insurance benefits are not forfeited by certain purchases, provides that direct primary care membership agreement is not insurance.

Wyoming <u>WY S 49</u> 2016 Direct Primary Care Status: Enacted - Act No. 6 Date of Last Action:* 02/29/2016 - Enacted Author: Joint Interim Labor, Health & Social Ser

Summary: Exempts direct primary care agreements between a patient or legal representative and a health care provider that are in exchange for a periodic fee from insurance regulation, specifies disclosure of health care and fees, requires a conspicuous and prominent statement that the agreement is not health insurance and does not meet any individual health insurance mandate required by federal law.