



Hugh McDonald  
SECRETARY OF COMMERCE

Jimmy Harris  
COMMISSIONER,  
ARKANSAS INSURANCE  
DEPARTMENT

December 19, 2025

Senator Tyler Dees, Co-Chair  
Representative Matthew Shepherd, Co-Chair  
Administrative Rules Subcommittee  
Arkansas Legislative Council  
Via Rebecca Miller-Rice [miller.ricer@blr.arkansas.gov](mailto:miller.ricer@blr.arkansas.gov)

Re: State Insurance Department Arkansas Code § 25-15-216(b)(4) Monthly Rulemaking Report

Dear Senator Dees and Representative Shepherd:

Pursuant to Arkansas Code § 25-15-216(b)(4), the State Insurance Department provides this monthly written update on rulemaking to the Administrative Rules Subcommittee and Arkansas Legislative Council.

Please let me know if you have any questions about this report of I can offer additional assistance.

Sincerely,

A handwritten signature in black ink that reads "Crystal Phelps". The signature is written in a cursive, flowing style.

Crystal Phelps  
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State Insurance Department  
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Cc: Jimmy Harris, Arkansas Insurance Commissioner; Sara Farris, General Counsel for the State Insurance Department

**ARKANSAS INSURANCE DEPARTMENT**  
**January 2026 - Act 595 Monthly Status Report**

Contact Person: Crystal Phelps, Managing Attorney

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<b>Act, §</b>	<b>Description of Act</b>	<b>Rule Name and Cite</b>	<b>Rule change needed</b>	<b>Action</b>
142, § 1	Regulates vision benefit managers, establishes minimum reimbursement thresholds, and adds several new prohibited practices to the Vision Care Plan Act of 2015.	Vision Care Plan Coverage, 23 CAR pt 142	Amend current rule to comply with Act, define terms undefined in the Act, and clarify reimbursement requirements and recoupment provision.	Draft rule undergoing approval process
261, § 1	Updated the Insurance Holding Company Regulatory Act. Includes new standards and requirements regarding AID's financial analysis and financial regulation of insurance carriers.	Insurance Holding Company Systems with Reporting Forms and Instructions, 23 CAR pt 9	Amend rule to comply with Act.	Scheduled for January 2026 ALC-Administrative Rules meeting

349, § 1	Repeals the requirement that a plan administrator and personnel of the Arkansas Workers' Compensation Insurance Plan have an office in Arkansas.	Arkansas Worker's Compensation Insurance Plan Rule, 23 CAR pt 203	Amend rule to remove the Arkansas office mandate and modernize rule in accordance with industry request.	Draft rule undergoing approval process
425, § 5	Creates the Pharmacy Nondiscrimination Act. Prohibits a PBM from denying a pharmacy the opportunity to participate in the PBM's network if the pharmacy has an Arkansas license and agrees to accept "relevant and reasonable terms of participation."	Pharmacy Benefits Managers Rule, 23 CAR pt 146	Amend rule to include a hearing process for disputes relating to pharmacy participation in pharmacy benefits manager networks.	Amended rule in draft phase
426, § 1	Creates the Online Marketplace Guarantees Act. Provides a regulatory framework for an online marketplace and its affiliates to offer or sell an online guarantee. Requires AID to register online marketplace guarantee providers and ensure such providers are complying with financial standards to protect consumers.	N/A	AID will promulgate a new rule to establish a framework for regulation.	Public hearing scheduled for 1/14/2026

427, § 2	Creates the Strengthen Arkansas Homes program through which Arkansas consumers may apply for grants to fortify their owner-occupied residences against damage from catastrophic wind events and hail.	N/A	Act requires AID to adopt rules for construction standards and eligibility requirements for receipt of funds.	New rule in draft phase
514, § 4	Amends the Arkansas Pharmacy Benefits Manager Licensure Act to define and prohibit "unfair and deceptive acts or practices."	Pharmacy Benefits Managers Rule, 23 CAR pt 146	Amend rule to establish timelines for complaints and appeals.	Amended rule in draft phase
633, § 2	Amends the Arkansas Pharmacy Benefits Manager Licensure Act so that initial and renewal application fees for a PBM license will be \$20,000.	Pharmacy Benefits Managers Rule, 23 CAR pt 146	Amend rule to include updated licensing fees.	Amended rule in draft phase
772, § 3	Prohibits a health benefit plan from providing coverage for a human organ transplant or post-transplant care if the transplant was done in China or a country known to participate in forced organ harvesting.	N/A	Act requires AID to promulgate rules for implementation.	Meeting with sponsor to discuss enforcement

773, § 1	Requires AID to establish a program regulating pharmacy services administrative organizations (PSAOs).	Pharmacy Benefits Manager Rule, 23 CAR pt 146	Amend rule to add licensing fees, application requirements, financial standards, penalties, compliance and enforcement requirements, and reporting requirements.	Amended rule in draft phase
775, § 5	Establishes prohibited PBM contracting practices and adds new penalties for violations of the PBM Licensure Act.	Pharmacy Benefits Manager Rule, 23 CAR pt 146	Amend rule to add penalties.	Amended rule in draft phase
859, §§ 3, 4	Creates the Reproductive Empowerment and Support Through Optimal Restoration (RESTORE) Act. The Act requires a healthcare insurer to cover restorative reproductive medicine, which is a scientific approach to reproductive medicine that seeks to cooperate with or restore the normal physiology and anatomy of the human reproductive system without the use of methods that are inherently suppressive, circumventive, or destructive to natural human functions.	In Vitro Fertilization, 23 CAR pt 80	Amend rule to establish minimum and maximum levels of coverage for restorative reproductive medicine, after conducting appropriate studies and public hearings.	AID is surveying providers and insurers to determine minimum and maximum levels of coverage for restorative reproductive medicine before it begins rulemaking.