

1 State of Arkansas
2 92nd General Assembly
3 Regular Session, 2019

A Bill

HOUSE BILL 1125

4
5 By: Representative Evans
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For An Act To Be Entitled

8 AN ACT TO PROHIBIT AN INSURER FROM REQUIRING PAYMENT
9 FOR HEALTHCARE SERVICES THROUGH GIFT CARDS, CREDIT
10 CARDS, OR VIRTUAL CREDIT CARDS; AND FOR OTHER
11 PURPOSES.
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Subtitle

14 TO PROHIBIT AN INSURER FROM REQUIRING
15 PAYMENT FOR HEALTHCARE SERVICES THROUGH
16 GIFT CARDS, CREDIT CARDS, OR VIRTUAL
17 CREDIT CARDS.
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21 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:
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23 SECTION 1. Arkansas Code § 23-76-119, concerning prohibited practices
24 of health maintenance organizations, is amended to add an additional
25 subsection to read as follows:

26 (d) A health maintenance organization or its contractor or
27 subcontractor is prohibited from requiring a participating provider to accept
28 a gift card, credit card, or other type of electronic payment or virtual
29 credit card as payment of a claim for healthcare services if the method of
30 payment charges the participating provider a service fee to process.
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32 SECTION 2. Arkansas Code § 23-99-204, concerning the terms of a health
33 benefit plan, is amended to add an additional subsection to read as follows:

34 (c) A healthcare insurer is prohibited from requiring a healthcare
35 provider to accept a gift card, credit card, or other type of electronic
36 payment or virtual credit card as payment of a claim for healthcare services



1 if the method of payment charges the healthcare provider a service fee to
 2 process.

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 4 SECTION 3. Arkansas Code § 23-99-902(4), concerning the definition of
 5 "risk-sharing payment" as used in alternative payment systems, is amended to
 6 add an additional subdivision to read as follows:

7 (4)(A) "Risk-sharing payment" means a reduction in a payment to
 8 or refund of a payment already made to a physician as a result of patient
 9 care costs that exceed cost thresholds of any form.

10 (B) "Risk-sharing payment" does not mean a gift card,
 11 credit card, or other type of electronic payment or virtual credit card as
 12 payment if the method of payment charges the physician a service fee to
 13 process.