

1 State of Arkansas
2 92nd General Assembly
3 Regular Session, 2019
4

As Engrossed: S2/6/19

A Bill

HOUSE BILL 1125

5 By: Representative Evans
6 By: Senator Irvin
7

For An Act To Be Entitled

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

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

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

35 (c) A healthcare insurer is prohibited from requiring a healthcare
36 provider to accept a gift card, credit card, or other type of electronic



1 payment or virtual credit card as payment of a claim for healthcare services
2 if the method of payment charges the healthcare provider a service fee to
3 process.

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

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

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

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17 /s/Evans
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