



BULLETIN 20-EX-10

TO: ALL COMPANIES/ENTITIES PRACTICING HEALTH INSURANCE IN
THE STATE OF GEORGIA

FROM: JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: SEPTEMBER 29, 2020

RE: IMPLEMENTATION OF THE ‘SURPRISE BILL TRANSPARENCY ACT’
ON NOVEMBER 1, 2020

This Bulletin is intended for all entities subject to the insurance laws and regulations of this state, or subject to the jurisdiction of Commissioner King, that contract, offer to contract, or enter into an agreement to provide, deliver, arrange for, pay for, or reimburse any of the costs of health care healthcare services.

On November 1, 2020, HB 789, the “Surprise Bill Transparency Act” will become effective. The Act modified OCGA § 33-20C “Accurate Provider Directories” in a variety of ways. It modified definitions, as well as requiring health insurers to provide additional information in provider directories. Finally, the Act requires health insurers to provide consumers with the ‘Health benefit plan surprise bill rating’ for in-network hospitals.

The ‘Health benefit plan surprise bill rating’ refers to the number of checkmarks and X-marks between zero and four that a health benefit plan’s in-network hospital has earned based upon the number of qualified hospital-based specialty group types. Each checkmark indicates the presence of an in-network particular type of qualified hospital-based specialty group. The X-marks indicate the absence of an in-network particular type of qualified hospital-based specialty group.

This Bulletin is intended to remind health insurers that as the Act becomes effective November 1, 2020, health insurers should be prepared to comply fully on that date. However, Commissioner King will not initiate regulatory actions against insurers for non-compliance prior to January 1, 2021, as long as an insurer has made a good faith effort to comply with the law. This will give insurers a 60-day cushion to coordinate with OCI on any questions concerning

compliance. Commissioner King will be promulgating appropriate regulations for the Act on the same date he promulgates regulations for HB 888. These regulations will become effective January 1, 2021, at which time all insurers will be expected to be in full compliance, and regulatory actions may be initiated for non-compliance.

A handwritten signature in black ink, appearing to read "John F. King". The signature is fluid and cursive, with the first name "John" written in a smaller, more compact script, and "F. King" written in a larger, more prominent cursive style.

JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA