



**Office of Commissioner of  
Insurance and Safety Fire**  
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**BULLETIN 21-EX-16**

TO: ALL HEALTH INSURERS CONDUCTING BUSINESS IN  
THE STATE OF GEORGIA

FROM: JOHN F. KING  
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: DECEMBER 9, 2021

RE: GEORGIA HOUSE BILL 454 EFFECTIVE JANUARY 1, 2022

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The purpose of this Bulletin is to inform all health insurers conducting business in the state of Georgia that [House Bill 454](#) goes into effect on January 1, 2022.

This legislation requires an insurer to reimburse a provider at in-network rates for 180 days (or through the last day of a covered persons's coverage, whichever comes sooner) if the provider is listed as a participating provider in the insurer's provider directory at the time a prospected covered person selects their health benefit plan and that provider becomes out of network "subsequent to open enrollment in the succeeding plan year."

Beginning January 1, 2022, OCI will track consumer complaints regarding potential violations of this law and contact relevant insurers for clarification or correction.

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