

**TITLE 365. INSURANCE DEPARTMENT  
CHAPTER 40. HEALTH MAINTENANCE ORGANIZATIONS (HMO)**

**RULEMAKING ACTION:**

Notice of proposed PERMANENT rulemaking

**PROPOSED RULES:**

Subchapter 5. Claims Division Rules	Life, Accident & Health Division and Consumer Assistance and
Part 9.	HMO Requirements and Prohibitions
365:40-5-43.	Premiums/co-payments [AMENDED]

**SUMMARY:**

365:40-5-43 is amended to allow Health Maintenance Organizations more flexibility in their product design and offer products in a greater range of actuarial values. It also gives the Insurance Commissioner discretion to approve a cost-sharing arrangement if he or she finds that it will provide a reduction in premium costs.

**AUTHORITY:**

Insurance Commissioner, 36 O.S. §§ 307.1, 6903(D), 6923

**COMMENT PERIOD:**

Written or oral comments regarding the proposed rule amendment shall be received on or before March 5, 2014. Comments shall be directed to Buddy Combs, Director of Public Policy and Assistant General Counsel, Oklahoma Insurance Department, Five Corporate Plaza, 3625 NW 56<sup>th</sup> St., Suite 100, Oklahoma City, Oklahoma 73112.

**PUBLIC HEARING:**

A public hearing regarding the proposed rule amendment will be held March 6, 2014, at 1:30 p.m. at the Oklahoma Insurance Department, Five Corporate Plaza, 3625 NW 56<sup>th</sup> St., Suite 100, Oklahoma City, Oklahoma 73112.

**REQUEST FOR COMMENTS FROM BUSINESS ENTITIES:**

Business entities are requested to provide any increase in costs expected to be incurred due to compliance with the proposed rules. The comments shall be submitted to Buddy Combs, Director of Public Policy and Assistant General Counsel, Oklahoma Insurance Department, at the mailing address above on or before March 5, 2014.

**COPIES OF PROPOSED RULES:**

Copies of the proposed rule amendments may be inspected at the Oklahoma Insurance Department at the physical address listed above. Office hours are from 8:00 a.m. through 5:00 p.m., Monday through Friday. Additional copies of the rules may also be obtained at the Oklahoma Insurance Department.

**RULE IMPACT STATEMENT:**

A rule impact statement will be available on and after February 3, 2014, in accordance with 75 O.S. § 303(D). A copy of the statement may be obtained at the physical address above.

**CONTACT PERSON:**

Buddy Combs, Director of Public Policy and Assistant General Counsel, (405) 522-4609.