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BULLETIN NO. 2025-05

TO: **All Health Insurance Companies, HMOs, and Other Interested Parties**

RE: **House Bills 1389, 1516 and Senate Bills 109, 176, 1019, 1050 (2025 Session)**

FROM: **Glen Mulready, Insurance Commissioner**

DATE: **October 10, 2025**

Disclaimer: The purpose of this bulletin is to inform all health insurers licensed in Oklahoma of specific legislative changes for 2025. The Department's intent is to help licensees be aware of changes that establish substantive mandates or require implementation changes. This bulletin is not intended to include every legislative change made in 2025. Please refer to the Oklahoma Supreme Court Network (OSCN) webpage to view all changes.

House Bill 1389

HB 1389 relates to mammography screening and diagnostic examination, amending language found at 36 O.S. § 6060. The bill amends 36 O.S. § 6060(A)(3) by adding "contrast-enhanced mammogram" and "molecular breast imaging" to what may be included under the definition of "diagnostic examination for breast cancer".

HB 1389 further adds the definition of "supplemental examination" which means "a medically necessary and appropriate examination of the breast, including, but not limited to, such an examination using contrast–enhanced mammography, breast magnetic resonance imaging, breast ultrasound, or molecular breast imaging that is: a) used to screen for breast cancer when there is no abnormality seen or suspected, and b) based on personal or family medical history or additional factors that increase the individual's risk of breast cancer, including heterogeneously or extremely dense breasts."

Finally, HB 1389 amends 36 O.S. § 6060(B) by adding supplemental examinations for breast cancer as a coverage that all health benefit plans shall include.

HB 1389 becomes effective November 1, 2025.

House Bill 1516

HB 1516 relates to the capacity of minors to contract for life or accident and health insurance. The bill amends 36 O.S. § 3606 by raising the minimum age a minor can contract for a life or accident and health insurance policy from fifteen (15) to sixteen (16) years of age, so long as there is signed parental or guardian consent.

HB 1516 further creates new law to be found at 36 O.S. § 3606(D), which states that liability for failure to obtain signed parental or guardian consent shall not rest upon the insurance agent from whom the insurance policy was purchased.

HB 1516 becomes effective November 1, 2025.

Senate Bill 109

SB 109 relates to genetic testing and cancer imaging, creating new law and definitions to be found at 36 O.S. § 6060.5b. The bill requires that any health benefit plan offered, issued, or renewed in this state provide coverage for clinical genetic testing for inherited gene mutation relating to cancer and evidence-based cancer imaging for individuals with increased cancer risk. Coverage under this law shall not be subject to any annual deductibles, copayments, or coinsurance limits; however, the bill provides that if application of those requirements would result in HSA ineligibility, they shall only apply to HSA accounts with qualified high deductible health plans.

SB 109 becomes effective November 1, 2025.

Senate Bill 176

SB 176 relates to conceptive drugs, creating new law and definitions to be found at 36 O.S. § 6060.3b. The bill requires any health benefit plan that offers coverage for contraceptive drugs to provide coverage for a three-month supply at once, the first time the enrollee obtains the drug, and a six-month supply each subsequent time, regardless if the enrollee was in the health benefit plan the first time they obtained the drug. An enrollee may obtain only one six-month supply during each six-month period. The bill does not prohibit an enrollee from requesting a smaller supply of a contractive drug and shall not be construed to require coverage for any medications that could be used to terminate a pregnancy.

SB 176 becomes effective November 1, 2025.

Senate Bill 1019

SB 1019 relates to anesthesia coverage, creating new law and definitions to be found at 36 O.S. § 7500. The bill prohibits an insurer from establishing, implementing, or enforcing any policy, practice, or procedure which imposes a time limit on the amount of covered anesthesia services provided during a medical or surgical procedure, or restricts or excludes coverage or payment of anesthesia time.

SB 1019 becomes effective November 1, 2025.

Senate Bill 1050

SB 1050 relates to the Unfair Claims Settlement Practices Act, amending language found at 36 O.S. § 1250.5(15). The bill reduces the amount of time insurers have to request a refund from claimants and health providers on paid claims. The time limit for claimants has been reduced from twelve (12) months to six (6) months, and for health care providers from eighteen (18) months to twelve (12) months.

SB 1050 becomes effective November 1, 2025.

Questions concerning this bulletin should be directed to the Oklahoma Insurance Department's Legal Division at 405-521-2746 or by email to Tyler.Trammell@oid.ok.gov.