



**Understanding
Your Rights
Under Texas
House Bill 2002**



Did You Know?

- ▶ **85% of PPO plan members** don't meet their annual deductible. This means that opting for radiology scans outside of your insurance could be a smarter, cost-saving option.
- ▶ If you purchase a health scan through Green Imaging and are on track to meet your deductible, **your insurance company must apply that cost** toward your deductible or out of pocket maximum.
 - Be sure to **submit the cost for credit within the plan year!**
 - This applies if you're on an ACA/ Marketplace PPO (Obamacare) plan. If you are on your employer plan and are unsure, ask your HR representative if the plan is governed by the Texas Department of Insurance. If so, it falls under **Texas House Bill 2002**.





About Texas House Bill 2002...

Texas House Bill 2002 introduces important changes regarding out-of-pocket expenses for healthcare services. This serves to outline a patient's rights concerning direct payments to healthcare providers and how those payments can affect your insurance benefits.

After reviewing the below take-aways, if you feel your rights are not being respected, consider contacting the Texas Department of Insurance for support. **Help Line:** (800) 252-3439

Key Provisions of the Bill

1. Out-of-Pocket Expense Credit

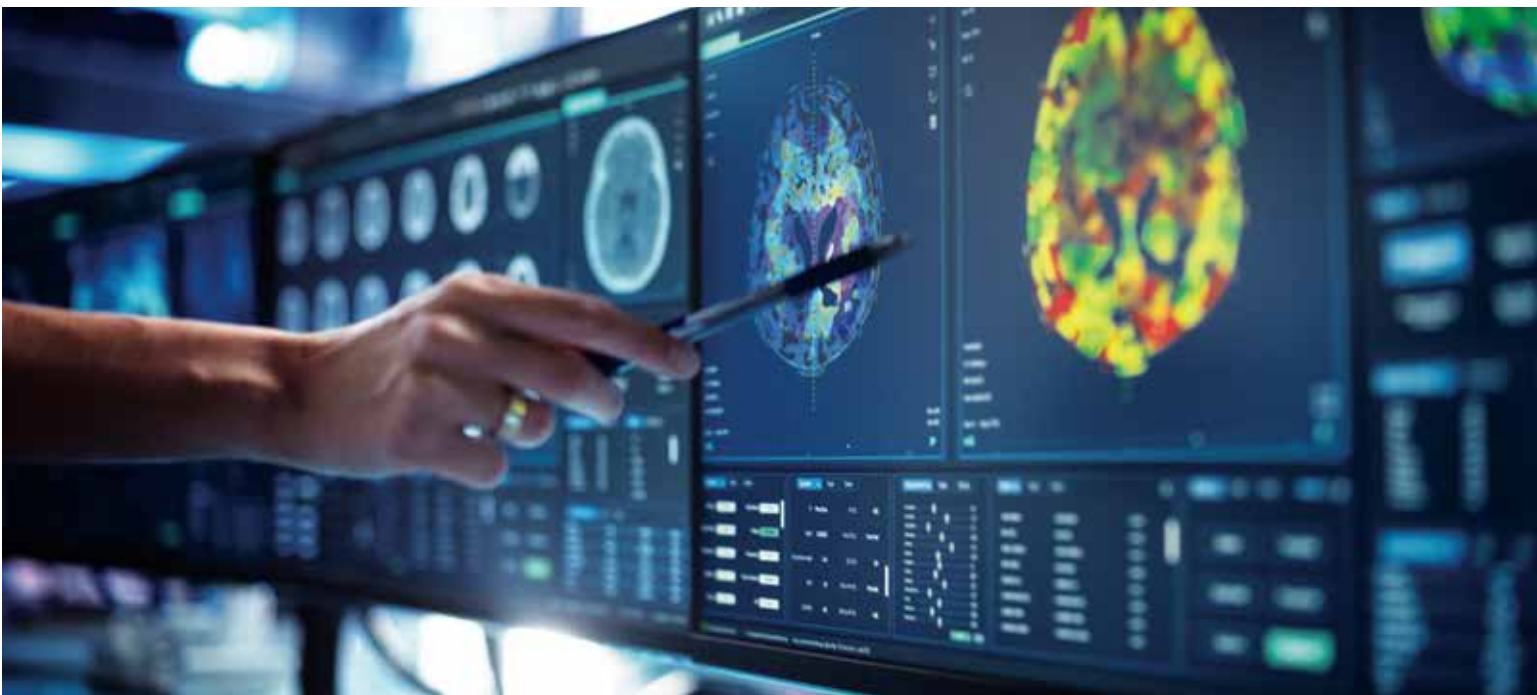
- ▶ **What It Means:** If you pay directly to a physician or healthcare provider for a medically necessary service or supply, you may receive a credit toward your insurance deductible and annual maximum out-of-pocket expenses.
- ▶ **Eligibility:** This applies if you do not submit a claim to your insurer and the amount you paid is less than the average discounted rate for that service as determined by your insurance plan.

2. Insurer Responsibilities

- ▶ **Claim Process:** Insurers are required to establish a clear procedure for you to claim these credits.
- ▶ **Documentation:** Insurers must specify what documentation you need to support your claim for the credit.

3. Access to Information

- ▶ **Website Accessibility:** Insurers must make information about the claims process accessible and necessary documentation easily accessible on their websites, ensuring a patient can find the information you need without hassle.



Your Rights as a Patient

1. Right to Claim Credits

- ▶ You have the right to claim credits for direct payments made to healthcare providers, which can help reduce your out-of-pocket expenses.

2. Informed Consent

- ▶ Before receiving services, you should be informed about whether your payments can be credited toward your deductible and how to claim them.

3. Clear Instructions

- ▶ You have the right to receive clear instructions and documentation requirements from your insurer regarding how to claim these credits.

Protect Your Rights

1. Ask Questions: Inquire with your healthcare provider and insurer about potential rendered.

2. Document Payments: Keep receipts and records of direct payments made to healthcare providers.

3. Check Insurer's Website: Familiarize yourself with the procedures and documentation needed to claim credits by visiting your insurer's website.

4. Contact Your Insurer: If you have questions or encounter difficulties claiming credits, reach out to your insurer for assistance.



