

# ALASKA STATE LEGISLATURE

## Session

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*Chairman*

Dept. of Administration  
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## REPRESENTATIVE JASON GRENN

### SPONSOR STATEMENT

#### House Bill 313

##### *Insurance Recoupment*

32 states have implemented a statute of limitations for the ability of insurance companies to retroactively recoup indemnities from health care providers. A common practice of many health insurance companies is to perform an audit to make sure the claims paid to them were accurate, a practice that any business trying to become more efficient would perform. Currently in Alaska there is no maximum number of years that limits insurance companies to retroactively recouping indemnities due to our lack of a statute like the one presented in HB 313.

HB 313 simply implements a statute of limitations of 18 months on health insurance companies to recoup mistakenly paid amounts from health care providers in Alaska. HB 313 provides exceptions to this limitation in instances of: a fraudulently submitted claim, a duplicate claim, in the instances of misrepresented or wrongly identified services by the health care provider, a claim that is subject to adjustment by another health care insurer, or any payment or claim that is the subject of legal action. These exceptions are the only instances under which the statute of limitation is flexible for or voided.

HB 313 is not only a bill that focusses on the efficiency of Health Insurers, but most importantly is legislation that ensures that a financial burden may not be passed onto the customer unexpectedly at any time after their visit to the doctor. With the lack of a statute of limitation in this area there exists an inherent liability that can be passed on to any Alaskan at essentially any time.

House Bill 313, serves as a simple fix for a large risk that resides in the current statutes surrounding our health billing structure. HB 313, takes care of patients, doctors, and all health care providers. I humbly ask for your support in this piece of legislation that has proven to be a simple fix to our outdated precedence.