

# Alaska State Legislature

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## **Senate Bill 122** **Sponsor Statement** (vsN N)

*"An Act relating to insurance; establishing standards for health insurance provider networks;  
and providing for an effective date."*

**Senate Bill 122** will establish state-defined minimum standards for health insurer provider networks tailored to Alaska. Standards are necessary to ensure Alaska patients have access to a network of providers sufficient to meet their healthcare needs. Thirty-eight states and territories have adopted provider network minimum standards. The National Association of Insurance Commissioners has stated that provider network minimum standards are the most important mechanisms to ensure a well-functioning healthcare and health insurance market.

In many states, insurers often establish and market products with a limited subset of the providers available in the area, or a "narrow network". Because all of Alaska is a federally designated provider shortage area, narrow networks would be detrimental to Alaskans' health by hindering access to needed providers. Narrow networks can also result in barriers to care by creating long waiting times for appointments.

This bill would establish simple standards tailored to the geography and distribution of population and providers in Alaska. It makes provision for a phase-in period to avoid insurance market disruption and a process for insurers to request exceptions when standards can't be met. Standards are designed to ensure that the full range of specialties in a community are represented in the network.

Senate Bill 122 would proactively protect Alaskans from the access issues that have arisen with narrow networks elsewhere in the country.

Please join me in supporting this commonsense bill to protect Alaska patients' access to needed health care while supporting local providers in the community.

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