



THE STATE  
of **ALASKA**  
GOVERNOR MIKE DUNLEAVY

Department of Commerce, Community,  
and Economic Development

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April 3, 2025

The Honorable Jesse Bjorkman  
Chair, Senate Labor and Commerce Committee  
Alaska State Capitol, Room 427  
Juneau, AK 99801

Dear Senator Bjorkman,

During the Senate Labor and Commerce Committee meeting on April 2, 2025, the Division of Insurance was asked if we could provide any additional information on "Right to Shop" legislation that was under consideration or that had been enacted in other states. Attached is a summary of the legislation that we have reviewed from other state.

Please advise if we can provide any further assistance on this topic.

Sincerely,

A handwritten signature in blue ink that reads "Lori Wing-Heier".

Lori Wing-Heier  
Director

cc: Senator Shelley Hughes, Sponsor  
Lizzie Kubitz, Legislative Liaison, DCCED  
Jordan Shilling, Director, Governor's Legislative Office

SB004 – Senator Shelley Hughes, Sponsor  
Right to Shop  
Senate Labor and Commerce Committee

**Utah**

HB019 – *Health Insurance Right to Shop Amendments*

Allows insurers to create a “savings reward program” that provides discounts rebates, etc. based on savings when an insured receives services that are below the average cost. Utah’s Public Employees Health Plan, a state sponsored, self-funded health plan, enacted this program through “value providers”.

[HB0019](#)

[Pehp - Shop for the Best Care & Value Using PEHP Cost Tools](#)

**Texas**

HB2002 – *Out of Pocket Expense Credit*

Allows any out-of-pocket cash payment made by an individual for medically necessary services and supplies to be applied against their cost sharing (deductible) up to their maximum out-of-pocket limit.

[88\(R\) HB 2002 - Enrolled version - Bill Text](#)

**Oklahoma**

*Shared Savings Incentive Program* (Current Statute S 462 from 2021)

Allows that an insurer may offer a shared savings incentive program to provide incentives when a member obtains a comparable health service that is a covered service from a provider that charges less than the average allowed amount for a comparable health care service.

SB 1048 – *Shared Savings Incentive Program* (Introduced Feb 27, 2025)

Requires insurers to offer certain programs; modifying average allowed amounts; modifying incentive calculations; and requiring insurers to provide certain information upon request.

[SB1048 SFLR.PDF](#)

## **Nebraska**

Direct Primary Care Pilot Program and *Nebraska Right to Shop Act*

Provides that an insurer shall apply to any insurer who elect to be subject to the bill which allows a shared savings incentive program for certain health care services.

[LB1119.pdf](#)

## **Kentucky**

*SmartShopper*

Kentucky has one of the oldest programs and allows state employees to earn cash incentives, from \$25 to \$850, for accessing health care services at a lower cost.

[Benefits and Programs](#)

## **Kansas**

*SmartShopper*

Allows state employees to earn cash rewards on over 90 procedures.

[Easy\\_to\\_Earn\\_Flyer\\_12092024\\_high\\_b800d883cd27a.pdf](#)

Kansas had legislation in 2016 (SB172) and in 2018 (HB2575) that were not passed by the legislature. Both bills were similar to the intent of SB004.

## **New Hampshire**

*Compass SmartShopper*

Provides state employees with cost information for common elective medical procedures and diagnostic tests; provides financial rewards if they choose to receive services from a cost-effective New Hampshire provider.

<https://www.das.nh.gov/hr/documents/compass%20memo.pdf>

## **Florida**

### 2019 CS/HB 1113 - *Patient Savings Act*

Voluntary and optional financial incentive that a health insurer may provide to an insured for choosing certain shoppable health care services under a shared savings incentive program

<https://www.flsenate.gov/Session/Bill/2019/1113/BillText/er/PDF>

## **Virginia**

### 2019 HB 2639 - *Health Care Shared Savings*

Requires health carriers to establish a comparable health care service incentive program under which savings are shared with a covered person who elects to receive a covered comparable health care service from a lower-cost provider.

<https://legacylis.virginia.gov/cgi-bin/legp604.exe?191+ful+CHAP0666+pdf>

## **Maine**

### 2017 SP147 – LD 445 – *Comparable Health Care Service Incentive Program*

Requires carriers offering small group health plans to offer health plan designs in which enrollees are directly incentivized to shop. Incentives may include: cash payments, gift cards, or reductions to premiums, copayments, or deductibles.

<https://legislature.maine.gov/legis/bills/getPDF.asp?paper=SP0147&item=3&snum=128>

## **Tennessee**

### SB0510/HB0419 – *Tennessee Right to Shop Act*

This bill requires, an insurer offering a health plan to implement an incentive program that provides incentives for enrollees in a health plan who elect to receive a comparable health care service from a network provider that is covered by the health plan and that is paid less than the average allowed amount paid by that carrier to network providers for that comparable health care service before and after an enrollee's out-of-pocket limit has been met.

<https://www.capitol.tn.gov/Bills/111/Bill/SB0510.pdf>