

# HB 226

An Act relating to the Board of Pharmacy; relating to insurance; relating to pharmacies; relating to pharmacists; relating to pharmacy benefits managers; relating to patient choice of pharmacy; and providing for an effective date.

---

## Average annual healthcare cost in all 50 states

---

# HB 47

House Bill 47 establishes guidelines for direct health care agreements between medical providers and patients. Direct Health Care (DHC) is a subscription for health care services in which patients or employers pay primary care providers a flat, simple periodic fee in exchange for access to a clearly established broad range of health care services. DHC removes some of the financial barriers patients encounter in accessing routine primary care, including preventive, wellness, and chronic care services. With a DHC plan, health care providers aren't burdened with time-consuming insurance paperwork, leaving more time to spend with patients. Under DHC agreements (there are currently over 1,400 direct primary care practices in 48 states), patients typically get same day access or next day visits and the option to call or text their clinic 24/7.

---

## **HB 108 (see companion bill SB 3)**

House Bill 108 will provide Alaskans with the information that they need to plan financially for their health care decisions. The bill requires health care providers and insurers to disclose full cost information to patients upon request including any out-of-pocket costs associated with their treatment. The bill also adds a mechanism whereby insurance companies will provide an incentive - a shared savings rebate - to policyholders based upon a choice for healthcare below the average in network cost.

---

## **HB 187**

An Act relating to utilization review entities; exempting certain health care providers from making preauthorization requests for certain services; and providing for an effective date.

---

## **SB 3 (see companion bill HB 108)**

House Bill 108 will provide Alaskans with the information that they need to plan financially for their health care decisions. The bill requires health care providers and insurers to disclose full cost information to patients upon request including any out-of-pocket costs associated with their treatment. The bill also adds a mechanism whereby insurance companies will provide an incentive - a shared savings rebate - to policyholders based upon a choice for healthcare below the average in network

cost.

---

## **SB 45 (see companion bill HB 47)**

Senate Bill 45 is necessary to reduce barriers between Alaskans and their chosen health care provider. This bill allows patients and healthcare providers to enter into direct health care agreements (DHCA). A direct health care agreement is a contractual agreement between a patient and a provider for health care services. The patient pays a flat, periodic fee (generally monthly) in exchange for routine visits and access to their healthcare provider. These agreements are only between a provider and a patient. Unlike the insurer-patient-provider trifecta, in a DHCA agreement, no third-party is directly participating in or profiting from the provider-patient relationship. Doctors currently spend about half their working hours on paperwork – including paperwork for third party insurance. Direct Health Care (DHC) reduces bureaucracy by allowing patients to pay a flat fee for routine care instead of billing insurance for every doctor's visit. The reduction in administrative burden leads to greatly reduced costs and more time in the day for doctors to spend with their patients.

---

## **SB 121**

An Act relating to the Board of Pharmacy; relating to insurance; relating to pharmacies; relating to pharmacists; relating to pharmacy benefits managers; relating to patient choice of pharmacy; and providing for an effective date.

---

# **SB 124**

An Act relating to health care insurers; relating to pharmacy benefits managers; relating to prescription drug defined cost sharing; and providing for an effective date.

---

# **SJR 10**

Encouraging Alaska's Congressional delegation and the federal government to raise Medicare reimbursement rates to meet the actual cost of care for the state's senior citizens.