

INSURANCE CODE

TITLE 5. PROTECTION OF CONSUMER INTERESTS

SUBTITLE B. CONSUMER SERVICE PROVISIONS

CHAPTER 524A. PUBLIC EDUCATION ON HEALTH COVERAGE

Sec. 524A.001. BIENNIAL HEALTH COVERAGE REFERENCE GUIDE.

(a) The department shall consult with the Health and Human Services Commission to develop a biennial reference guide designed to educate the public about health coverage in this state.

(b) The reference guide must include the following information:

(1) the biennial period covered by the current edition;

(2) definitions of the term "health insurance" and terms used to describe other forms of health coverage;

(3) sources from which consumers may obtain health coverage, including through employers, and an explanation of how coverage may be obtained from each of those sources;

(4) a guide to consumer rights and resources related to health coverage;

(5) a health coverage shopping guide that includes:

(A) an explanation of discount cards and other noninsurance health coverage products and a comparison of those products to health insurance;

(B) an explanation and comparison of common types of short-term or disease-specific health coverage;

(C) an explanation and comparison of preferred provider benefit plans, exclusive provider benefit plans, health maintenance organizations, and point-of-service plans;

(D) an explanation of provider networks and the differences between in-network providers and out-of-network providers;

(E) an explanation of the Affordable Care Act marketplace plan categories of bronze, silver, gold, and platinum;

(F) an explanation of the out-of-pocket costs of health coverage, including premiums, deductibles, copayments, and coinsurance; and

(G) information on how to recognize health coverage scams;

(6) an explanation of the effect of the Consolidated Omnibus Budget Reconciliation Act of 1985 (Pub. L. No. 99-272) on consumers' health coverage;

(7) a basic overview of federal, state, and local programs that may assist consumers to obtain health care services;

(8) methods for a consumer to resolve disputes with a health coverage issuer or administrator;

(9) methods to seek assistance from the department for a complaint regarding a health coverage plan or product; and

(10) the areas of health coverage regulated by the department and those regulated by federal law, including the Employee Retirement Income Security Act of 1974 (29 U.S.C. Section 1001 et seq.).

(c) The department shall publish the reference guide developed under this section on the department's Internet website and in a printed form available to the public on request.

Added by Acts 2025, 89th Leg., R.S., Ch. 696 (S.B. [1307](#)), Sec. 1, eff. September 1, 2025.