

# ASSEMBLY, No. 4913

## STATE OF NEW JERSEY 220th LEGISLATURE

INTRODUCED DECEMBER 5, 2022

**Sponsored by:**

**Assemblyman HERB CONAWAY, JR.**

**District 7 (Burlington)**

**Assemblyman STERLEY S. STANLEY**

**District 18 (Middlesex)**

**SYNOPSIS**

Requires health insurance carriers to reimburse health care providers using check or electronic funds transfer.

**CURRENT VERSION OF TEXT**

As introduced.



(Sponsorship Updated As Of: 12/5/2022)

1 AN ACT concerning reimbursement for health care providers and  
2 covered persons and supplementing P.L.1999, c.155 (C.17B:30-  
3 26 et seq.).

4  
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*  
6 *of New Jersey:*

7  
8 1. a. A payer shall remit payment for a claim to a health care  
9 provider solely through either a check or an electronic funds  
10 transfer in compliance with the federal "Health Insurance  
11 Portability and Accountability Act of 1996," Pub.L.104-191. No  
12 payer shall remit payment for a claim to a health care provider  
13 using a method not authorized pursuant to this subsection.

14 b. No payer or carrier shall reimburse a covered person using a  
15 virtual credit card.

16 c. As used in this section, "virtual credit card" means a single-  
17 use credit card exclusively provided in an electronic or digital  
18 format.

19  
20 2. This act shall take effect on the 90th day after the date of  
21 enactment and shall apply to claims submitted on or after that date.

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23  
24 STATEMENT

25  
26 This bill requires health insurance carriers to remit payment to a  
27 health care provider solely through either a check or electronic  
28 funds transfer in compliance with federal law. The bill prohibits  
29 health insurance carriers from remitting payment for a claim to a  
30 health care provider using any form of reimbursement not  
31 authorized under the bill. The bill also prohibits health insurance  
32 carriers from reimbursing covered persons using a virtual credit  
33 card, which is defined to mean a single-use credit card exclusively  
34 provided in an electronic or digital format.