

SENATE, No. 3133

STATE OF NEW JERSEY
220th LEGISLATURE

INTRODUCED OCTOBER 3, 2022

Sponsored by:

Senator GORDON M. JOHNSON

District 37 (Bergen)

Co-Sponsored by:

Senator Gopal

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: 10/13/2022)

S3133 JOHNSON

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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.).

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

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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.

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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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STATEMENT

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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.