§ 58-3-176. Treatment discussions not limited.
(a) An insurer shall not limit either of the following:
   (1) The participating plan provider's ability to discuss with an enrollee the clinical
treatment options medically available, the risks associated with the treatments,
or a recommended course of treatment.
   (2) The participating plan provider's professional obligations to patients as
specified under the provider's professional license.
(b) Nothing in this section shall be construed to expand or revise the scope of benefits
covered by a health benefit plan.
(c) As used in this section:
   (1) "Health benefit plan" means any of the following if written by an insurer: an
accident and health insurance policy or certificate; a nonprofit hospital or
medical service corporation contract; a health maintenance organization
subscriber contract; or a plan provided by a multiple employer welfare
arrangement. "Health benefit plan" does not mean any plan implemented or
administered through the Department of Health and Human
Services or its representatives. "Health benefit plan" also does not mean any of the following
kinds of insurance:
   a. Accident.
   b. Credit.
   c. Disability income.
   d. Long-term or nursing home care.
   e. Medicare supplement.
   f. Specified disease.
   g. Dental or vision.
   h. Coverage issued as a supplement to liability insurance.
   i. Workers' compensation.
   j. Medical payments under automobile or homeowners insurance.
   k. Hospital income or indemnity.
   l. Insurance under which benefits are payable with or without regard to
fault and that is statutorily required to be contained in any liability
policy or equivalent self-insurance.
   (2) "Insurer" means an entity that writes a health benefit plan and that is an
insurance company subject to this Chapter, a service corporation under Article
65 of this Chapter, a health maintenance organization under Article 67 of this
Chapter, or a multiple employer welfare arrangement under Article 50A of
this Chapter. (1997-443, s. 11A.122; 1997-474, s. 1; 2019-202, s. 8.)