

REFERENCE TITLE: health insurers; savings incentive program

State of Arizona
Senate
Fifty-seventh Legislature
Second Regular Session
2026

SB 1159

Introduced by
Senator Shamp

AN ACT

AMENDING SECTION 20-111, ARIZONA REVISED STATUTES; RELATING TO HEALTH INSURERS.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Section 20-111, Arizona Revised Statutes, is amended to
3 read:

4 20-111. Health insurers; savings incentive programs;
5 definitions

6 A. A health insurer ~~may~~ SHALL establish a program that provides a
7 savings incentive for enrollees for medically necessary covered health
8 care services that health care providers and health care facilities
9 provide at a price that is below the health insurer's usual reimbursement.

10 B. The program may enable an eligible enrollee who receives covered
11 health care services from a health care provider or health care facility
12 at a price below the health insurer's usual reimbursement to have the
13 amount the enrollee pays applied toward the enrollee's deductible and
14 out-of-pocket maximum and be reimbursed for ~~a portion~~ FIFTY PERCENT of the
15 amount of the difference between the price the enrollee paid and the
16 health insurer's usual reimbursement. A HEALTH INSURER MAY REIMBURSE AN
17 ELIGIBLE ENROLLEE BY DOING EITHER OF THE FOLLOWING:

18 1. MAKING A DEPOSIT INTO EITHER:

19 (a) A HEALTH SAVINGS ACCOUNT.

20 (b) A 530A ACCOUNT AS PRESCRIBED IN 26 UNITED STATES CODE SECTION
21 530A.

22 2. PROVIDING THE AMOUNT IN CASH.

23 C. For the purposes of this section:

24 1. "Health care facility" means a hospital, outpatient surgical
25 center, health care laboratory, diagnostic imaging center or urgent care
26 center.

27 2. "Health care provider" has the same meaning prescribed in
28 section 32-3216.

29 3. "Health insurer" has the same meaning prescribed in section
30 32-3216.

31 4. "Usual reimbursement" means the amount the health insurer would
32 ordinarily pay an in-network health care provider or an in-network health
33 care facility for the service.