

## Right to Shop Act

SB 1187 creates the Right to Shop Act. As it relates to SURS, SB 1187 requires the director of Central Management Services to conduct an analysis of the cost effectiveness of implementing an incentive-based program for enrollees and retirees of the state group health benefits plan offered under the State Employees Group Insurance Act of 1971. The analysis must be conducted no later than one year from the effective date of the legislation. A program found to be cost effective must be implemented as part of the next open enrollment. The director of Central Management Services must communicate the rationale for the decision to relevant General Assembly committees in writing.

SB 1187 describes an incentive-based program as a program offered by a health insurance carrier that provides incentives for enrollees in a health plan who elect to receive a health care service from a provider that collects less than the average in-network allowed amount for that health care service. Incentives may be calculated as a percentage of the difference in allowed amounts to the average, as a flat dollar amount, or by some other reasonable methodology approved by the Department of Insurance. The health insurance carrier must provide the incentive as a cash payment, gift cards, or credits toward the enrollee's annual in-network deductible and out-of-pocket limit or premium reductions.

SB 1187 takes effect immediately upon becoming law.

**Sponsor:**

Senator Jim Oberweis

**Bill Link:**

<http://ilga.gov/legislation/BillStatus.asp?DocNum=1187&GAID=15&DocTypeID...> <sup>[1]</sup>

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**Source URL:** <http://www.surs.com/legislation/right-shop-act>

**Links**

[1]

<http://ilga.gov/legislation/BillStatus.asp?DocNum=1187&GAID=15&DocTypeID=SB&LegId=117660&>