
Legislative Wins for Texas Consumers

Life insurers operating in Texas were pleased to work with legislators during the 2025 regular session to help provide two helpful wins for consumers in the state.



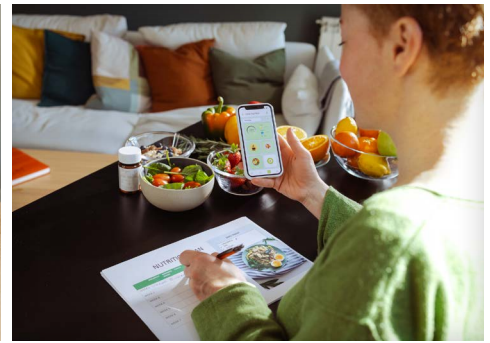
Senior Texans Will Be Protected From Abusive Pricing Practices

A loophole in Medicare's limiting charges law has resulted in some suppliers of durable medical equipment (DME) charging senior Texans as much as 800% more than the program's allowed rates for critical supplies and equipment they need, like motorized wheelchairs, scooters, oxygen equipment and CPAP devices.

Some DME suppliers are then balance billing Medicare enrollees, without limit, for the excess charges beyond what Medicare pays.

SB 1330 (Sen. Hancock/Rep. Paul) will now prevent a Medicare enrollee from being charged more than 15% over Medicare's approved price for DME. The amount is consistent with limitations set on other Medicare providers that do not accept Medicare-assigned payment amounts. The bill will also prevent Medicare enrollees from being balance-billed for amounts exceeding the allowable price.





Texans to Benefit From Value-Added Services From Life Insurers

Legislation adopted during the session will help Texans benefit from services such as wellness programs, financial planning, will preparation, grief counseling, and others when offered by life insurers.

HB 2221 (Rep. Hull/Sen. Hancock) will maintain state requirements that protect consumers from inappropriate inducements but make it easier for insurers to innovate and provide these value-added services.



TALHI and its members will continue to work with state leaders, this year and every year, to advance public policies that protect Texans and expand their access to affordable financial products, helping them rest easier knowing their futures are secure.



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