

2026



Rural Friendly Provider & Patient Policies

One Big Beautiful Insurance Bill

SB2550 (Sen. Reeves) / HB2579 (Rep. Kumar)

Includes provisions on:

- Prior Authorization (PA) - eliminates PA for routine services and requires only licensed physicians who have reviewed a patient's medical history can make denials.
- Downcoding - Prohibits a health insurance entity from automatically downcoding a claim submitted by a provider unless there is first review of a patient's record.

TN Commission on Insurance

SB2155 (Sen. Watson) / HB2619 (Rep. Howell)

Includes provisions on:

- Creates the Tennessee Commission of Insurance Review to hear complaints, conduct investigations, and order corrective actions.
- Prohibits improper downcoding - Requires 60 days notice before making changes to fee schedules.
- Patient Data Protection - Prohibits insurers from sending enrolled medical information or history outside the United States, for any purpose.

Patients "Right to Know"

SB2554 (Sen. Reeves) / HB1076 (Rep. Rudder)

Holds insurers accountable by requiring reporting on denials, prior authorization practices, payment timelines, and audit activity.

Network Adequacy Reform

SB 2067 (Sen. Watson)/HB 1930 (Rep. Vaughan)

Requires insurance plans to meet minimum network standards and increases transparency regarding physician network deficiencies. Strengthens compliant processes.

Step Therapy Elimination for Cancer Patients

SB 2081 (Sen. Watson)/HB 1956 (Rep. Alexander)

Includes provisions on:

- Ends 'fail-first' step therapy requirements for all cancer patients.
- Ensures timely access to prescribed cancer medications without insurer-mandated delays.

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