



MARTIN INSURANCE GROUP, LLP

CLIENT NEWS & ADVISORY

1st QUARTER - 2026 ISSUE

New Year - What Changed?

Hello Everyone,

Here at Martin Insurance Group, part of our job as consultants is keeping our clients up to date with the latest changes in the insurance industry, and State/Federal compliance. This quarter, we're highlighting two major Texas House Bills that fundamentally change how you—and your employees—interact with healthcare costs and carrier renewals.



TX House Bill 1314 –Ending the Cost Guessing Game.

Effective 9/1/2025

Have you ever gone into a planned surgery or procedure with no idea what the final bill would be? HB 1314 ends that uncertainty by mandating **price transparency** for non-emergency claims.

EXAMPLE ESTIMATE

Patient Name:	John Smith
Date of Estimate:	2/10/2026
Primary Service:	Right Knee Arthroscopy (CPT299881)
Scheduled Date:	3/15/2026

The New Standards:

Provider/Facility	Service Description	Code (CPT/HCPCS)	Estimated Cost
Lone Star Hospital	Facility Fee / Operating Room	490	\$3,200.00
Dr. Jane Smith	Surgeon Professional Fee	29881	\$1,100.00
Texas Anesthesia	General Anesthesia Services	630	\$650.00
Total Estimated Cost			<u>\$4,950.00</u>

• **Good Faith Estimates:** Facilities must provide a written estimate within **5 business days** of a request.

• **The "\$400 Rule":** The final bill cannot exceed the original estimate by **\$400 or more**.

• **Accountability:** If a facility exceeds this limit, they **forfeit the right** to collect the disputed portion of the bill.

Key Takeaway: All charges must now be **itemized** and **predictable**. No more just "give me your deductible," from the provider and then wait and see how your insurance carrier processes.

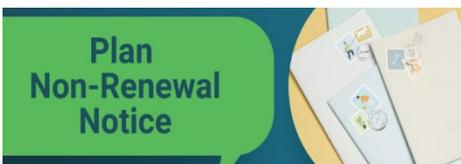
"89(R) HB 1314 - Committee Report (Substituted) Version - Bill Analysis." Texas.gov, 2026. capitol.texas.gov/tlodocs/89R/analysis/html/HB01314H.htm. Accessed 13 Feb. 2026.



TX House Bill 2067 – No More Silent Renewals.

Effective 1/1/2026

In the past, carriers could cancel or non-renew a policy with a simple notice. Leaving both employers and their brokers the up-hill battle of going out to market to seek other coverage, with a non-descriptive cancellation notice from the prior insurer. (*Not a good start!*)



What's Changed

• Carriers are now **required** to provide a specific, written reason for non-renewal.

• This empowers you and your broker to go to market with a clear understanding of the prior insurer's position, making the transition to new coverage much smoother.



TX House Bill 4099 – Faster Care, Less Paperwork.

Effective 9/1/2025

Previously, if an employee was injured (*think back pain or a sports injury*), they could only see a Physical Therapist for about two weeks before being forced to go back to a doctor for a formal referral. This created "hoop-jumping" for the employee and extra time off work.

The New Standards

- **30-Day Direct Access:** Employees can now receive treatment from a Physical Therapist for **30 calendar days** without a referral (up from 10 business days). *After 30-days, a referral is needed for plans where it is required.*
- **Fewer Appointments:** This removes the need for that "middle-man" doctor visit just to keep a treatment plan going.
- **Continuity of Care:** Patients can complete most standard recovery plans without interruption.

Key Takeaway: Faster recovery for your employees and fewer "doctor's note" requests for your HR team.

We hope these updates provide some peace of mind as we continue into the new year. Keeping our Texas neighbors informed is at the heart of what we do at Martin Insurance Group.

Thank you for trusting us with your business. If there is anything we can do to support your team this quarter, please don't hesitate to reach out!

If you would like to schedule a consultation, please contact Taylor Martin –
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"Helping Texas Employers, Employees and Families since 1986."

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