

**DRAFT ONLY
NOT APPROVED FOR
INTRODUCTION**

HOUSE BILL NO. [BILL NUMBER]

Provider enrollment-standards.

Sponsored by: Joint Labor, Health & Social Services Interim
Committee

A BILL

for

1 AN ACT relating to the insurance code; requiring health
2 insurance carriers to follow specified guidelines regarding
3 health care provider credentialing; specifying that health
4 carriers shall not be required to violate or fail to meet
5 requirements of a nationally recognized accrediting entity;
6 providing definitions; specifying applicability; requiring
7 rulemaking; and providing for effective dates.

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9 *Be It Enacted by the Legislature of the State of Wyoming:*

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11 **Section 1.** W.S. 26-56-101 and 26-56-102 are created
12 to read:

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CHAPTER 56 - HEALTH CARE PROVIDER CREDENTIALING

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26-56-101. Definitions.

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(a) As used in this chapter:

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(i) "Applicant" means a health care provider who
submits an application to a health carrier to become
credentialed as a participating health care provider in one
(1) or more of the health carrier's provider networks;

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(ii) "Application" means an applicant's most
recent application to become credentialed by a health
carrier as a participating health care provider in one (1)
or more of the health carrier's provider networks;

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(iii) "Completed credentialing application"
means a credentialing application that is free of defects
and contains all of the information that, when later
supplemented by verification and documentation gathered by
the health carrier during the primary source verification

22

1 process, is necessary for the health carrier to make a
2 credentialing decision;

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4 (iv) "Credentialing" means the process by which
5 a health carrier or its designee collects information
6 concerning an applicant, assesses whether the applicant
7 satisfies the requirements to become a participating health
8 care provider in one (1) or more of the health carrier's
9 provider networks, verifies all information submitted by
10 the applicant and approves or denies the applicant's
11 application;

12
13 (v) "Health care provider" shall not mean
14 pharmacies and pharmacists;

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16 (vi) "Health carrier" means as defined by W.S.
17 26-13-303(a)(iii).

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20 *****
21 **STAFF COMMENT**

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23 **W.S. 26-13-303(a)(iii) reads as follows:**

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25 "Health carrier" means an entity subject to the
26 insurance laws and regulations of this state, or subject to
27 the jurisdiction of the commissioner, that contracts or

1 offers to contract to provide, deliver, arrange for, pay
2 for or reimburse any of the costs of health care services,
3 including a sickness and accident insurance company, a
4 health maintenance organization, a nonprofit hospital and
5 health service corporation, or any other entity providing a
6 plan of health insurance, health benefits or health
7 services;

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12 26-56-102. Health care provider credentialing;
13 requirements.

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15 (a) Within seven (7) calendar days after a health
16 carrier receives an application for credentialing, the
17 health carrier shall provide the applicant notice of having
18 received the application in written or electronic form and
19 contact information for the person reviewing the
20 application. After receiving an application, a health
21 carrier shall determine whether the application is
22 complete. If the health carrier determines that the
23 application is incomplete, the health carrier shall notify
24 the applicant in writing or by electronic means that the
25 application is incomplete within thirty (30) calendar days
26 after the date the health carrier received the application.
27 The notice shall describe the items that are required to
28 complete the application. The health care provider shall

1 submit a completed credentialing application within thirty
2 (30) calendar days of receiving the notice. Failure of the
3 health care provider to submit a completed credentialing
4 application within thirty (30) days of receiving the notice
5 shall restart the timelines in this subsection.

6
7 (b) A health carrier shall conclude the process of
8 credentialing an applicant within sixty (60) calendar days
9 after the health carrier receives the applicant's
10 application. The sixty (60) calendar day period shall pause
11 if a health care provider receives notification that their
12 application is incomplete and shall resume after the health
13 carrier verifies that the health care provider has
14 resubmitted a completed credentialing application. A health
15 carrier shall provide each applicant written or electronic
16 notice of the outcome of the applicant's credentialing at
17 the conclusion of the credentialing process.

18
19 (c) If an applicant becomes credentialed as a
20 participating health care provider in a health carrier's
21 network and a fully executed contract between the health
22 care provider and the health carrier is in effect prior to
23 reimbursement, the health carrier shall reimburse the

1 applicant for all covered reimbursable health care services
2 provided by the applicant beginning with the date the
3 health carrier received a completed credentialing
4 application from the applicant, unless preempted by federal
5 law.

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9 **STAFF COMMENT**

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11 The credentialing working group believes that the language
12 in (c) above may still need some work. The Committee may
13 wish to consider altering the above language. As it stands
14 now, a health care provider will be reimbursed for covered
15 health care services that occurred after the health care
16 provider submitted a completed credentialing application if
17 a contract between the health carrier and the health care
18 provider is in place before reimbursement.

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20 The Committee may wish to consider whether payment for
21 services should be backdated to the date when the completed
22 application was received or if a different standard should
23 be used, such as backdating payment for a specified number
24 of days.

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29 (d) A health carrier shall not be required to approve
30 any application for credentialing, except as provided by
31 W.S. 26-22-503.

STAFF COMMENT

W.S. 26-22-503 reads as follows:

26-22-503. Policies with incentives or limits on reimbursement authorized; conditions.

(a) Notwithstanding any other provision of law to the contrary:

(i) Any provider may enter into a written agreement with any group or insurer relating to health care services which may be rendered to insureds, including amounts to be charged the insured for services rendered;

(ii) Any group or insured may contract with insurers to issue policies which:

(A) Include incentives for the insured;

(B) Limit reimbursement for health care services.

(iii) Before entering into any written agreement under paragraph (a)(i) of this section, the group or insurer shall establish terms and conditions to be required of any provider interested in entering into the agreement. In no event shall the established terms and conditions discriminate against any Wyoming provider nor shall any Wyoming provider willing to meet the established terms and conditions be denied the right to enter into any written agreement;

(iv) This section shall not be construed to expand the scope of coverage as defined by any agreement.

(b) In no event may an insurer deny or limit reimbursement to an insured under this article on the grounds that the insured was not referred to the provider by a person acting on behalf of or under an agreement with the insurer.

1 (c) Any group may contract with an insurer, preferred
2 provider organization or health maintenance organization
3 for provision of medical services outside of Wyoming for
4 the insureds of that group, provided the insureds are not
5 restricted from utilizing any Wyoming provider who provides
6 the same health care services.

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11 **Section 3.** The department of insurance shall
12 promulgate rules providing for a uniform credentialing
13 application that shall be used by applicants and health
14 carriers. Dental and vision insurance are exempt from using
15 the uniform application.

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17 **Section 4.** Nothing in this act shall require a health
18 carrier to violate or fail to meet a standard or
19 requirement of a nationally recognized accrediting entity.

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21 **Section 5.** This act shall apply to applications for
22 credentialing submitted to health carriers on or after July
23 1, 2025.

24
25 **Section 6.**
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(a) Except as otherwise provided by subsection (b) of this section, this act is effective July 1, 2025.

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(b) Sections 3 and 6 of this act are effective immediately upon completion of all acts necessary for a bill to become law as provided by Article 4, Section 8 of the Wyoming Constitution.

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9 (END)