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**SENATE BILL NO. 745**

Offered January 19, 2026

A *BILL* to amend the Code of Virginia by adding in Article 1 of Chapter 24 of Title 38.2 a section numbered 38.2-3407.23, relating to health insurance; prohibited restrictions on in-network referrals.

Patron—Srinivasan

Referred to Committee on Commerce and Labor

**Be it enacted by the General Assembly of Virginia:**

**1. That the Code of Virginia is amended by adding in Article 1 of Chapter 24 of Title 38.2 a section numbered 38.2-3407.23 as follows:**

**§ 38.2-3407.23. Prohibited restrictions on in-network referrals.**

A. As used in this section:

"Carrier" means the same as the term "health carrier" is defined in § 38.2-3438.

"Health benefit plan" means the same as that term is defined in § 38.2-3438.

"In-network" means a provider that has contracted with a carrier or a carrier's contractor or subcontractor to provide health care services to enrollees and be reimbursed by the carrier at a contracted rate as payment in full for the health care services, including applicable cost-sharing requirements.

B. No carrier, in the provision of individual or group accident and sickness insurance, including any health benefit plan, shall prohibit an in-network provider from referring any patient or specimen to any in-network clinical laboratory or in-network pathology service provider under the terms of such insurance unless such referral would constitute a violation of the Practitioner Self-Referral Act (§ 54.1-2410 et seq.) or 42 U.S. Code § 1320a-7b.

INTRODUCED

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