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November 12, 2019

Chairman Oelslager
House Finance Committee
77 S. High St., 13th Floor
Columbus, Ohio 43215

Dear Chairman Oelslager:

My name is Lisa Rupp. I am a teacher at Beavercreek City Schools. Thank you for the opportunity to submit written comments in support of House Bill 388 (HB 388).

In 2016, my son Reid, who was a 20-year-old student at Miami University, suffered a bicycle accident that took out several of his teeth and broke his jaw. He was taken immediately to McCullough Hyde Hospital, but needed to be transferred to a larger facility.

We asked that the ambulance take Reid to Miami Valley Hospital in Dayton. We had been there before, and we knew they took my insurance.

Incidents like this one are exactly why we have insurance. We believed we had done our due diligence by choosing an in-network hospital we were familiar with. We trusted this hospital.

Five weeks later, we received a bill for more than \$17,000. We had already gone through the trauma of Reid's injury, worried he had sustained brain damage, which, thankfully, he had not. We were traumatized a second time when we received a bill we did not expect nor could afford to pay.

After inquiring about the bill, we learned that Miami Valley Hospital was indeed in our insurance network, but the plastic surgeon who operated on Reid did not accept any insurance and charged rates well above what similar surgeons in the region charged for the same services.

Despite the plastic surgeon's contract with the hospital, requiring him to disclose to patients the fact he did not accept any insurance, nobody disclosed this to us. If we had known, we would have chosen another doctor, another hospital, if necessary. But we were never told the doctor was out of network. We never had the opportunity to make an informed decision.

I know we are not the only family that has had this experience. I have heard from others who have gone through this, who have received unexpected bills, who have been threatened with ruined credit, garnished wages and liens on their homes.

Worse, I know that today, someone else can have the same experience that we had. I tell people all the time, "This can happen to you."

In some states, surprise balance billing is illegal. I know California passed a law so patients are protected from these predatory practices. But in Ohio, we allow this predatory behavior to continue.

To that end, I sincerely thank Representative Adam Holmes and all the cosponsors of House Bill 388. His proposal would not only protect families like mine from surprise billing, but also protect them from increased health care costs by reining in what out-of-network doctors can bill patients.

I urge every member of this committee, every member of the Ohio House of Representatives, every member of the Ohio General Assembly, and Governor DeWine to support this bill so no other families have to experience what we and so many other Ohio families have gone through.

Sincerely,
Lisa Daily Rupp