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EXECUTIVE VICE PRESIDENT, CEO

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November 5, 2019

The Honorable Matt Huffman
The Ohio Senate
Senate Building
1 Capitol Square, 2nd Floor
Columbus, OH 43215

Dear Senator Huffman:

On behalf of the physician and medical student members of the American Medical Association (AMA), I am writing to express our appreciation for the introduction of Senate Bill (S.B.) 198 and your efforts to ensure that a solution to the problem of surprise medical bills includes a fair process to resolve disputes between insurers and physicians.

All stakeholders agree that patients should be protected from unanticipated, out-of-network medical bills in cases where circumstances or their health insurance plan's network left them no meaningful opportunity to select in-network physicians, including in emergencies or during facility-based care. The AMA fully supports this position.

We appreciate your commitment to addressing this issue by taking a balanced and proven approach to reconciling differences between physician charges and plan payments, while at the same time protecting patients by removing them completely from the dispute. Your approach is fair and has seen success in other states.

For example, as has been shown in New York, an independent dispute resolution process - whereby a neutral third party chooses between the physician's charge or the plan's payment amount - offers an efficient and fair process for resolving payment disputes. At the same time, the New York process encourages fair initial plan offers and discourages physician bills that are outside of generally acceptable ranges. The New York experience has shown no adverse impact on premiums. Further, the cost is minimal, consumer complaints are greatly reduced, there has been no apparent bias in arbiter decisions for or against insurers or providers, and providers and payers have become more willing to reach agreements outside of the arbitration process. These efforts have been characterized as a success by all New York stakeholders.

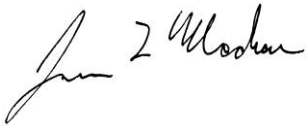
Similar to your efforts on S.B. 198, other legislators across the country have taken notice of the success of independent dispute resolution processes and incorporated them into their surprise billing solutions. For example, this year, both Texas and Washington state enacted new laws with these independent, market-based processes. The AMA believes S.B. 198 could be a model other states will look to, as well.

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Again, we appreciate your efforts to address the issue of surprise billing. We look forward to continuing to work with you, the Ohio State Medical Association and other stakeholders to protect patients from unanticipated medical bills and to fairly resolve disputes between payers and physicians.

For further information, please do not hesitate to contact Emily Carroll, JD, Senior Legislative Attorney, AMA Advocacy Resource Center, at emily.carroll@ama-assn.org or (312) 464-4967.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim L. Madara". The signature is fluid and cursive, with a large initial "J" and "M".

James L. Madara, MD

cc: Ohio State Medical Association
Lisa Bohman Egbert, MD