

Ohio House Insurance Committee
Ohio House Bill 49
Proponent Testimony of Holly Pendell, Member Ohio Consumers for Health Coverage

Chair Lampton, Vice Chair Barhorst, Ranking Member Miranda, and members of the Committee. Ohio Consumers for Health Coverage (OCHC) submits this proponent testimony on House Bill 49 regarding the availability of hospital price information. We begin by offering our appreciation to Rep Barhorst of the committee and Rep Ferguson for their sponsorship of this important legislation.

OCHC is a coalition of 18 organizations, both statewide and local, that has worked since 2007 to unite the consumer voice with the goal of achieving affordable, high quality health care for all. Its organizational membership is diverse, representing both those with illness and those in good health, both insured and uninsured, those with resources, and those of limited means. For the past several years, OCHC's highest priorities have been to preserve Medicaid and increase health equity, particularly racial health equity, through education and advocacy among policymakers.

Presently the Centers for Medicare and Medicaid Services requires hospitals in the U.S. to publish a list of standard charges for all items and services via a machine-readable file. This rule also requires hospitals to make a "consumer-friendly" list of charges available for a more limited set of services that can be scheduled in advance. This rule aims to increase price transparency and facilitate patient pricing online. However, recent studies have suggested hospitals are not in compliance with this rule. As recently as January 2023 a study by Henderson and Mouslim in the *Journal of Internal Medicine* found hospital compliance rates at only 39% nationwide¹. A similar study published by the *Journal of American Medical Association* in 2022, found compliance rates below 6%².

House Bill 49 would align Ohio with the federal rule and in addition prohibit an entity collecting on behalf of a hospital, from initiating or pursuing collection actions against a patient for debt incurred by the patient on a date of service when the hospital was not in compliance with federal hospital price transparency laws. This measure would incentivize compliance of the rule and protect consumers from instances of surprise billing. It will allow consumers the ability to make educated choices regarding where they receive their health care and avoid medical debt.

¹ Henderson, M., Mouslim, M. Assessing Compliance with Hospital Price Transparency over Time. *J GEN INTERN MED* (2023). <https://doi.org/10.1007/s11606-022-08020-3>

² Haque W, Ahmadzada M, Janumpally S, et al. Adherence to a Federal Hospital Price Transparency Rule and Associated Financial and Marketplace Factors. *JAMA*. 2022;327(21):2143–2145. doi:10.1001/jama.2022.5363

A note about medical debt. 58% of all third-party debt nationwide in 2021 was from medical debts; medical was the most common debt collection item on credit records. Medical debt is also greater in black and brown communities in Ohio when compared to white: 21% of people who live in zip codes where at 60% of residents are people of color have medical debt in collections, compared to just 14% of white communities³.

One of our member organizations is the National MS Society. People living with MS are often required to receive an MRI with contrast annually. It is the preferred imaging method to help establish a diagnosis of MS and to monitor the course of the disease. MRI has made it possible to visualize and understand much more about the underlying pathology of the disease. A quick search for the price of this MRI at Columbus area hospitals without insurance found the following:

\$1,205	Ohio State University Medical Center -Price Estimator available online.
N/A	OhioHealth – Price Estimator available online, but this service price N/A. They suggest you call during business hours for more information. Even with an insurance plan, patient is asked to enter identifiable information and wait for a response.
\$1,613	Mt. Carmel Hospitals – Originally not available when you enter no insurance, however when you choose an insurer, you are shown a pricelist with a discounted no insurer price. See below.
\$3,600	Nationwide Children’s Hospital – Pricelist present online.

The screenshots of the results are attached to this testimony. No two are the same. Additionally, Mt. Carmel displayed the results for well over 140 Ohio plans insurance plans for many procedures, but only listed 65 plans pricing results for MRIs with and without contrast. A patient relying on one of the 75 remaining plans would not be able to readily gather that information.

I encourage each of you to visit your own local hospitals’ webpage and search for code 70553, MRI with and without contrast for your insurance type and for no insurance, as we know it is the patients without insurance most desperately in need of this information. This research should not be this hard. A consumer can find gas prices at the 10 closest gas stations to their home in 45 seconds and those gas prices change at any minute. A patient should be able to access the data they need to make an educated decision about healthcare that offers the best quality for the best price for their individual and in their community in a reasonable amount of

³ The Urban Institute <https://apps.urban.org/features/debt-interactive-map/?type=medical&variable=medcoll&state=39>

time. However, I'll still have to wait 36 more hours to have the final hospital price for an MRI service from OhioHealth Dublin Methodist, coincidentally, the hospital located closest to me.

The case for transparency in health care service pricing has already been made. It was made when the Federal Hospital Transparency Rule passed into law and took effect in 2021. However, this bill addresses the need for compliance. Hospitals must be held accountable to publish readable pricing.

We applaud the hospitals that are already in compliance and providing this service to patients, however after over two years since the rule took effect, all hospitals should be compliant. HB 49 will put in place a financial incentive for hospitals, like the incentive we are providing for patients when they have the information, they need to make informed decisions. We urge passage of House Bill 49 immediately. Thank you for your time and attention.

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Ohio State University Hospital March 11, 2023

The screenshot shows a web browser window displaying the MyChart portal for The Ohio State University Wexner Medical Center. The page title is "Estimate for MRI Brain w/ & w/o Contrast". The main content area is divided into two columns: "You Pay" and "Details".

You Pay (Reference #826151)

\$1,205	
Subtotal	\$3,013
Discount	-\$1,808

Details

Total Fees	\$3,013
Hospital Fees	\$2,523
Physician Fees	\$490
Discount (60%)	-\$1,808
You Pay	\$1,205

This Estimate Does Not Include:

- Contrast

Coverage Information: No insurance (self-pay)

Service Location: University Hospital

Additional Information: Created 3/11/23 with OSU Wexner Medical Center. Valid for 30 days. A "Start over" button is visible.

OhioHealth March 11, 2023

The screenshot shows the OhioHealth MyChart website. The main heading is "Estimate for Brain MRI with/without Contrast". Below this, a message states: "We couldn't create an estimate with the information you provided. Please call our Price Hotline from 8:00 am - 6:00 pm, Monday through Friday at 614-566-8707 or 844-393-1035 or send a message." There are two buttons: "Select a different service" and "Start over". The MyChart logo is at the top, and the Epic logo is at the bottom right. The browser address bar shows the URL: mychart.ohiohealth.com/MyChart/GuestEstimates/GetEstimateDetails?&token=Eo59ETb6ZW%2BpE2eG8LgDaExm%2Bb3G%2FW%2BxOQkWpVBJG%3D&svcArea=f5UIJ9wKIG...

The screenshot shows the "Patient Estimates" section of the OhioHealth MyChart website. The heading is "Choose your insurance". Below this, there are several buttons for insurance providers: "Aetna Managed Medicare", "Anthem", "Medical Mutual of Ohio", "Medicare", "United Healthcare" (which is highlighted), and "Other insurance". Below the insurance selection, there is a section for "Enter your insurance details" with several text input fields: "Member First Name", "Member Last Name", "Member Date of Birth", "Member Number", and "Group Number". There is also a checkbox for "Are you the policy holder for this insurance?" with "Yes" and "No" options. A "Continue" button is at the bottom right. The browser address bar shows the URL: mychart.ohiohealth.com/MyChart/GuestEstimates/SelectInsurance?template=WP-24-2F1b1zZr0zvG4-2BjTaj-2BbNQ-3D-3D-24DeNvSmW-2FKLA98Xf-2FOy9llyo8Ri295KoaBd0...

Mt. Carmel Grove City March 11, 2023

AutoSave 311439334_Mount Carmel Grove City_standardcharges - Protected View Search (Alt+Q) Holly Pendell

PROTECTED VIEW Be careful—files from the Internet can contain viruses. Unless you need to edit, it's safer to stay in Protected View. Enable Editing

UPDATES AVAILABLE Updates for Office are ready to be installed, but first we need to close some apps. Update now

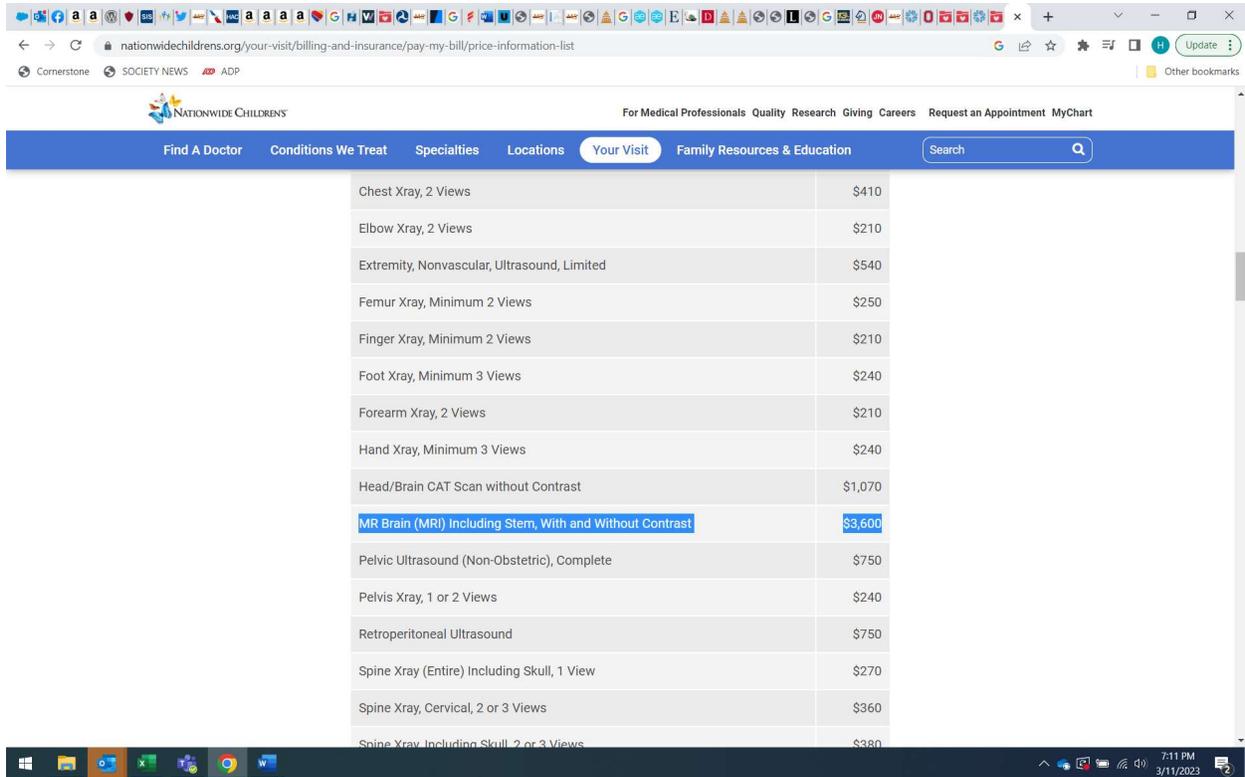
E509 1613.64

	A	B	C	D	E	F	G	H	I	
492	70460	CT scan head or brain with contrast	Outpatient	1258	943.50	1311	1311	1311	N/A	N/A
493	70470	CT scan head or brain before and after co	Outpatient	1277	957.75	172.23	1331	732.71	N/A	N/A
494	70480	CT scan of cranial cavity	Outpatient	1560.5	1170.38	106.58	1619	864.06	N/A	N/A
495	70481	CT scan of cranial cavity with contrast	Outpatient	1943	1457.25	386.32	1389.19	887.76	N/A	N/A
496	70482	CT scan of cranial cavity before and after	Outpatient	2146	1609.50	172.23	1305.34	698.18	N/A	N/A
497	70486	CT scan of face	Outpatient	1236.94	927.71	105.11	1276	797.97	N/A	N/A
498	70487	CT scan of face with contrast	Outpatient	1258	943.50	366.75	1258	604.35	N/A	N/A
499	70490	CT scan of neck	Outpatient	1225	918.75	109.28	1005	329.02	N/A	N/A
500	70491	CT scan of neck with contrast	Outpatient	1268.6	951.45	172.23	1311	798.11	N/A	N/A
501	70496	CT scan of blood vessel of head with cont	Outpatient	1355.45	1016.59	34.4	1397	790.6	N/A	N/A
502	70498	CT scan of neck blood vessels with contra	Outpatient	2035.91	1526.93	51.61	2097	1408.88	N/A	N/A
503	70543	MRI scan bones of the eye, face, and/or n	Outpatient	2130	1597.50	355.09	1618	863.09	N/A	N/A
504	70544	MRA scan of head blood vessels	Outpatient	1668.73	1251.55	290.96	1726	1280.52	N/A	N/A
505	70546	MRA scan of head blood vessels before ar	Outpatient	1971	1478.25	146.87	366.14	270.79	N/A	N/A
506	70547	MRA scan of neck blood vessels	Outpatient	1656	1242.00	1656	1726	1691	N/A	N/A
507	70549	MRA scan of neck blood vessels before ar	Outpatient	2086	1564.50	975.44	2174	1889.26	N/A	N/A
508	70551	MRI scan brain	Outpatient	1672.02	1254.02	42.48	1726	933.58	N/A	N/A
509	70553	MRI scan of brain before and after contra	Outpatient	2151.52	1613.64	172.65	2219	1220.38	N/A	N/A
510	71045	X-ray of chest, 1 view	Outpatient	248.66	186.50	3.09	3717	174.03	150.15	N/A
511	71046	X-ray of chest, 2 views	Outpatient	330.61	247.96	21.41	585.57	217.65	194.52	N/A
512	71100	X-ray of ribs of one side of body, 2 views	Outpatient	274.33	205.75	53.55	267	160.28	N/A	N/A
513	71101	X-ray of ribs on one side of body including	Outpatient	433.36	325.02	53.04	446	299.2	N/A	N/A
514	71111	X-ray of both sides of the ribs including th	Outpatient	896.8	672.60	86.54	868	701.34	N/A	N/A
515	71120	X-ray of breast bone, minimum of 2 views	Outpatient	272.5	204.38	167.91	278	237.64	N/A	N/A
516	71250	CT scan chest	Outpatient	1235.82	926.87	84.8	1276	817.79	807.28	N/A
517	71260	CT scan chest with contrast	Outpatient	1270.05	952.54	129.92	1311	863	N/A	N/A
518	71270	CT scan chest before and after contrast	Outpatient	1277	957.75	377.32	1277	691.35	N/A	N/A
519	71271	Computed tomography, thorax, low dose	Outpatient	1369.8	1027.35	78.04	1404	789.32	887.67	N/A
520	71275	CT scan of blood vessels in chest with con	Outpatient	1358.62	1018.97	22.8	4810	752.78	840.19	N/A
521	72020	X-ray of spine, 1 view	Outpatient	270.47	202.85	148.18	278	241.42	N/A	N/A
522	72040	X-ray of spine of neck, 2 or 3 views	Outpatient	432.67	324.50	76.74	996.98	274.81	N/A	N/A
523	72050	X-ray of upper spine, 4 or 5 views	Outpatient	538.78	404.09	53.55	556	310.75	N/A	N/A
524	72052	X-ray of upper spine, 6 or more views	Outpatient	668	501.00	54.57	696	361.4	N/A	N/A
525	72070	X-ray of middle spine, 3 views	Outpatient	430.12	322.59	53.55	446	264.11	N/A	N/A
526	72072	X-ray of middle spine, 3 views	Outpatient	539.18	404.39	53.55	703.82	321.65	N/A	N/A
527	72074	X-ray of middle spine, minimum of 4 view	Outpatient	612	459.00	107.11	612	371.13	N/A	N/A

Standard Charges CDM

Ready Display Settings 7:16 PM 3/11/2023

Nationwide Children's Hospital March 11, 2023



The screenshot shows a web browser window displaying the Nationwide Children's Hospital website. The page title is "nationwidechildrens.org/your-visit/billing-and-insurance/pay-my-bill/price-information-list". The website header includes the Nationwide Children's logo and navigation links: "For Medical Professionals", "Quality Research", "Giving Careers", "Request an Appointment", and "MyChart". Below the header is a blue navigation bar with tabs: "Find A Doctor", "Conditions We Treat", "Specialties", "Locations", "Your Visit", and "Family Resources & Education". A search bar is located on the right side of this bar.

Chest Xray, 2 Views	\$410
Elbow Xray, 2 Views	\$210
Extremity, Nonvascular, Ultrasound, Limited	\$540
Femur Xray, Minimum 2 Views	\$250
Finger Xray, Minimum 2 Views	\$210
Foot Xray, Minimum 3 Views	\$240
Forearm Xray, 2 Views	\$210
Hand Xray, Minimum 3 Views	\$240
Head/Brain CAT Scan without Contrast	\$1,070
MR Brain (MRI) including Stem, With and Without Contrast	\$3,600
Pelvic Ultrasound (Non-Obstetric), Complete	\$750
Pelvis Xray, 1 or 2 Views	\$240
Retroperitoneal Ultrasound	\$750
Spine Xray (Entire) Including Skull, 1 View	\$270
Spine Xray, Cervical, 2 or 3 Views	\$360
Spine Xray, Including Skull, 2 or 3 Views	\$380

The Windows taskbar at the bottom of the screen shows the date and time as 7:11 PM on 3/11/2023.