

**House Insurance Committee Hearing
March 15, 2023**

Testimony in Support of HB 49

Chairman Lampton and distinguished members of the House Insurance Committee,

My name is Drew White. I am a resident of Cincinnati and a victim of a lack of healthcare price transparency. Today I am before you today testifying in support of HB 49 which would have helped me greatly in the following two medical scenarios I've encountered.

My Surgery Example:

Some years ago, I went to the ER with an eye injury. Turns out that a small fragment of brass had penetrated my eye. It required surgery to remove. As a side note, I am uninsured but make a good living. If I could buy catastrophic insurance I would, but that product is no longer legal.

My in-hospital experience was good, though there were some weird signs of the billing trouble ahead. My surgeon was doing a final check before discharging me when a tech came in to take me to yet another MRI.

"Who ordered that?" asked my surgeon, who was also the lead doctor on the case.

"Dunno," said the tech, and off we went.

I didn't expect the surgery to be cheap but I was slightly shocked at the total. Around \$111,000. Not counting anesthesia. I mean, I was in the hospital a total of 10 hours or so. I know surgeons earn very good money and equipment is quite expensive, but it seemed high.

My CPA said to get a detailed copy of the bill and we would examine it against normal reimbursement rates. Good thought. But, getting a detailed bill was much more arduous than I ever imagined.

There was a phone number on my invoice. I called it probably 7 or 8 times in the next week. Always, every time, straight to voicemail, and the voicemail was full. There was also a web address on the invoice where one could fill out a contact form. I did that. No response. But I continued to receive invoices.

I'm stubborn. I looked up the physical address of the billing center for the hospital and went there. I was met with what I can only describe as open hostility. It was a surreal experience. They were angry at me. I was calm, polite, but insistent.

They eventually produced a "detailed" bill; 8 lines long that said things like:

Drugs— Various— \$18,240.00

Fees— Other— \$22,910.00

I explained that I wouldn't pay a cell phone bill with that level of documentation, let alone a six figure medical bill and that I needed a bill that itemized each individual billing code. I was told that this was "impossible."

How could it be impossible? The records must exist. They must have a list of them in order to have generated my invoice. Wasn't it nearly as simple as just printing it out?

No, I was told. The only way I could get a bill of that detail was to agree in writing to pay a "research charge" of \$300 per page of medical codes, with literally no way of knowing how many pages that would end up being.

I then had my attorney write a letter copying the billing department, hospital administration, and their legal department. He explained the situation in excruciating detail, informed them that I would not be paying any part of the bill that was not documented in detail by billing code, and ended with a, "by the way, who did order that last MRI?"

To this date—approximately 10 years late—I have never received another invoice from the hospital.

Note: I did get a perfectly detailed bill from the anesthesiologist listing exact drugs used and exact dosages for \$8,000 or so, which I paid.

My Adventure with X-rays:

Some years ago I went to my regular doctor because of a serious and persistent cough. My doctor suspected pneumonia but wanted 2-3 chest films to confirm before recommending a treatment plan. I am not indigent, but am uninsured so I asked about the cost.

My doctor was in a medical office building that has an imaging place on the ground floor. My doctor sent me there saying they would discuss the cost.

The imaging place had no idea what x-rays actually cost. They kept telling me that I didn't have to pay at time of service and that I would just get a bill. I had real trouble getting anyone there to understand that the cost mattered to me even if I didn't have to pay right then.

I went back up to my doctor and explained. He said he would get to the bottom of it and spent several minutes on the phone. He returned looking a little sheepish and explained that he could not get an answer either. He made his best guess at what was wrong with me and treated me accordingly.

On my way out of the building a woman came out of the imaging center and asked if I was the gentleman asking about x-ray costs. I said I was. She was embarrassed by the situation and apologized for not being able to give me a price and insisted that she would get to the bottom of it.

Eight days later she called me. Again, she apologized for the “stupidity” and “ridiculousness” of the scenario. The x-rays would have been \$600 per view.

If pricing were easy to access and transparent I would have gotten more complete care. The hand of the marketplace only works in an open and free market. Please pass HB 49 to help Ohio residents have more transparency with health care pricing.

Sincerely,
Drew White
Cincinnati, Ohio