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**House Insurance Committee
House Bill 99
Proponent Testimony**

Chairman Lampton, Vice Chairman Barhorst, Ranking Member Miranda, and members of the House Insurance Committee. My name is Chief Steve Agenbroad, and on behalf of the Ohio Fire Chiefs' Association, please accept this written testimony in support of House Bill 99, which regulates the practice of reducing benefits related to emergency services if a condition is determined, after the fact, to not be an emergency.

According to Ohio's prudent layperson standard law, if a person with the average amount of medical knowledge believes that they are experiencing a medical emergency, their emergency room visit should be considered a medical emergency. However, some insurers are denying legitimate insurance claims of patients who sought care in the emergency department, if after the medical screening the patient's condition was determined to be non-emergent.

House Bill 99 will strengthen and clarify the existing prudent layperson standard law and emphasize that it applies regardless of the final or presumptive diagnosis. This is important because many symptoms can be indicative of both life-threatening and non-life-threatening situations. After all, patients cannot be expected to know exactly whether their symptoms are truly a medical emergency or are signs of something less serious. If patients delay medical care in the event of a true emergency, the results could be tragic.

Many people struggle when making the decision to call 9-1-1. This is especially true in the elderly community where people are on a fixed income. I have been on numerous calls throughout the years where people were experiencing heart attacks, strokes, etc. are worried about whether their insurance would pay for their treatment. This is the last thing people should be worrying about when experiencing the symptoms of a medical emergency.

Patients have insurance to cover healthcare costs in the event of an emergency, whether it ends up being one or not. Patients should not be discouraged from seeking emergency care in the future if they have received a denial of coverage for that care from the past.

The Ohio Fire Chiefs' Association is pleased to support House Bill 99, and we appreciate Representative Manchester for sponsoring this important piece of legislation.