



May 19, 2020

Representative Scott Oelslager
Co-chair, House Finance Committee
77 S. High St., 13th Floor
Columbus, Ohio 43215

Representative Jamie Callender
Co-chair, House Finance Committee
77 S. High St., 13th Floor
Columbus, Ohio 43215

Re: HB 388, Surprise Billing

Dear Chairman Oelslager and Chairman Callender:

I write today on behalf of America's Health Insurance Plans¹ to support the work you've done on House Bill 388 to protect patients from surprise medical bills and reign in out-of-control health care costs. The bill contains a number of principles to protect patients from surprise medical bills.

HB 388 will take meaningful steps to protect consumers by:

- Prohibiting out-of-network providers from sending a surprise medical bill to patients in cases of emergency, involuntary care, or instances where the patient had no choice in their provider.
- Requiring out-of-network providers to inform patients in cases not involving an emergency of their network status and to provide patients a disclaimer that the covered person is not required to obtain the health care service at that location or from that individual provider.
- Providing for a market-based benchmark that uses the "greatest of three" payment methodology.

As the cost of health care continues to rise, we are committed to finding solutions to protect the financial stability of Ohio consumers and patients. A significant driver of high costs is exorbitant bills that millions of patients with comprehensive insurance coverage receive every year, demanding arbitrary fees for treatment by certain specialty medical doctors they did not seek out for care and, often, never even knew treated them.

¹ America's Health Insurance Plans (AHIP) is the national association whose members provide insurance coverage for health care and related services. Through these offerings, we improve and protect the health and financial security of consumers, families, businesses, communities and the nation. We are committed to market-based solutions and public-private partnerships that improve affordability, value, access, and well-being for consumers.

May 19, 2020
Page 2

In fact, at least one in five Americans receives a surprise medical bill every year. Not only do these expenses affect patients who need care, they drive up premiums, making health care less affordable and accessible for everyone.

In many cases, the charges bear no relation to the actual cost of care or market rates. Excessive bills distort health care markets, create tremendous financial hardship on families, and drive up premiums for everyone enrolled in commercial coverage.

For these reasons, AHIP supports the provisions of HB 388 that protect patients from surprise medical bills and reign in out-of-control health care costs. We appreciate you taking our views into consideration and look forward to working with you to advance common-sense solutions to this problem. Please do not hesitate to contact me at mhaffenbredl@ahip.org (202-413-9817) should you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Mary Haffenbredl". The signature is written in black ink and is positioned below the "Sincerely," text.

Mary Haffenbredl
Regional Director, State Affairs, AHIP

Cc: Representative Jack Cera, Ranking Member