



Representative Adam Holmes
97th House District

Thank you, Mr. Chair, Vice Chair and Ranking Member.

House Bill 388 is a thoroughly researched, balanced and effective solution to the devastating surprise medical billing issue in Ohio. The current COVID-19 crisis makes it even more imperative that we provide this legal protection for Ohio's citizens immediately.

As you may know, surprise medical bills occur when an insured patient receives treatment from a health care provider outside of their insurance network. These bills usually occur during time critical emergency situations when the patient is unable to choose who is providing treatment and can include support from individual specialists, emergency facilities, clinical laboratories, and ambulances. The result

is that patients can receive medical bills at uninsured medical care rates that can far exceed expected payment amounts.

Surprise medicals are far too common and far too expensive. About 1 in 5 privately insured Ohioans have received a surprise medical bill in the past 12 months. Dollar amounts vary, but average between \$500 and \$2000, and unfortunately can be much, much more. For context, Federal Reserve surveys indicate that 40% of Americans cannot afford an unexpected expense of any kind over \$400. Additionally, due to surprise billing occurring more often in emergency treatment scenarios, surprise bills are too often received by older citizens, those with other serious medical conditions, and those requiring hospital stays. Yes, the same demographic most at risk during our COVID-19 crisis.

HB 388 provides an effective solution to this problem in three ways:

First and foremost, it ensures that patients who unknowingly receive out of network medical treatment are held harmless and will not receive unexpected medical bills.

Second, HB 388 ensures that in non-emergency situations, patients approve of any out of network treatment they receive.

Third, the bill creates a transparent process for health plans and care providers to resolve out of network billing disputes in a way that poses no financial risk to the patients.

Surprise medical bills compound health emergencies with overwhelming financial stress. The very last thing that individual Ohioans need now as we struggle together with our COVID challenge.

As legislators, we can cooperatively take decisive action today that will provide meaningful support to Ohioans that need it now more than ever.

A true chance for us all to work together to take care of the people we care about the most. Truly, the whole reason we are here.

Thank you all for supporting HB 388.