

House Health & Insurance
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HB22-1284 Health Ins Surprise Billing Protections
Typed Text of Testimony Submitted

Name, Position, Representing	Typed Text of Testimony
Virginia Gebhart For Colorado Foundation for Universal Health Care	<p>The Colorado Foundation for Universal Health Care supports this bill because it attempts to protect individuals from the some of the thousands of abusive practices of health insurance corporations run amok. It appears to me that nine of the 14 bullet points listed in the bill's description are needed to ban abusive practices that are commonly seen today. Once these are addressed, the insurance corporations will come up with more abuses which continue to shift more costs to the backs of sick people. Whack-a-mole continues, year after year.</p> <p>Wouldn't it be great if members of the CO Assembly did not need to draft dozens of bills, year after year, to address the thousands of health insurance corporation abuses that are designed to shift health care costs to the backs of sick people and crushing administrative burdens to the backs of health care professionals?</p> <p>These abuses and many more would be addressed through a single payer universal health care finance system because the perverse incentives which produce these abuses would go away. A SPUHC system would create righteous incentives to improve health care access, treat health care professionals like human beings and improve health outcomes. Can you imagine?</p> <p>Please vote yes to pass this bill. It's a small step in the right direction that will protect people from health insurance corporations run amok.</p>

I want to thank the committee and chair for allowing me to speak today. My name is Kim Johnson, and due to a complex autoimmune disease that I have been battling for the past six years, I have become very familiarized with Colorado's healthcare and insurance systems. When this all began, however, that was not the case.

While HB22-1284 is an all-encompassing and necessary bill, today, I want to focus on two parts that have impacted me personally. First, I want to touch on the requirement that emergency services be covered, regardless of the facility at which they are provided, be covered at the in-network benefit level. When I was first diagnosed and did not have a care team assembled via UC Health to treat me, I often had to seek emergency services at the nearest hospital. Sometimes, this meant urgent care or an emergency room that did not accept my insurance. This resulted in many expensive bills for the ambulance ride, triage care, and after-care.

Secondly, this bill will require that health insurance carriers cover post-stabilization services to stabilize a patient after a medical emergency at the in-network benefit level unless specific criteria are met. Because this was considered after-care related to the accompanying emergency services provided, it was not billed out as a network benefit; instead, it was billed to me as an out-of-network cost. Although I did not always get admitted to the hospital, I often did due to complications of my autoimmune disease. Usually, due to the fact I was seeing contracted doctors of Critical Care Pulmonary Consultants that my insurance did not cover.

In the case of things like a contracted CCPC, a patient does not get to select which doctors to see. A physician comes into your emergency room, and you do not know if they are in-network or not, and in the case of needing emergency services, that is not and should not need to be the top priority. The priority should be receiving the care you need in a time of crisis, not the future cost associated with receiving the services required.

I understand that I am not the norm with how many medical issues I have and how much time I spend in clinics, emergency facilities, and hospitals. That said, this legislation will not only help Colorado residents like me, who are outliers in a complex system, but every resident in Colorado who needs medical services. It is not a secret that our healthcare system and infrastructure are in need of many changes and while this bill does not fix everything wrong, it does take leaps to improve how billing of much-needed services is conducted. I firmly believe, this bill will help alleviate medical debt that is often unnecessarily accrued. I hope you will join me in supporting House Bill 22-1284 by voting to pass this bill. Thank you for your time today.