

Bill will not aid local consumers

To the editor:

Warren County's health care consumers know the challenge of dealing with providers who opt out of participating in a specific health insurance plan. Especially in cases involving emergency treatment, an unexpected consequence is, most often, the surprise of a bill not covered by health insurance.

The Legislature is considering a possible "solution" with S.5086A/A.7489B, which proposes changes related to the way out-of-network providers would be paid. Senator Little and Assembly member Sayward are among the many Legislators being wrongfully lead to believe that this bill helps by providing greater transparency. The truth is, this measure not only fails to fulfill its intended purpose, but also, ultimately, increase premium costs.

While this proposal sets specific criteria for health insurance carriers to provide information to their members, it fails to give consumers the basic information necessary to determine a provider's network participation. Also lacking is any requirement that consumers be notified of doctor pricing or charges up front. It also contains language that will increase out-of-network reimbursements through a system of reimbursement calculation, ultimately increasing premiums.

The owners and employees of small businesses, those who suffer the most from increased health insurance premiums, deserve a working solution that helps to keep premiums affordable. For small businesses and health care consumers in Warren County, instead of relief, this bill creates additional problems.

Sincerely,

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