

Letter to the Editor: *Buffalo News*

May 28, 2012

To the editor:

"Caveat emptor" is wisdom that holds true in most consumer-oriented businesses, unless you are a consumer of health insurance.

In these final weeks of session, New York State Legislature continues to debate "out-of-network" charges. The common example, an individual undergoes a routine surgery, only to be billed after-the-fact for the services of anesthesiologist, who is not part of the hospital network. Surprise billing certainly must be reformed.

The Legislator's latest proposal - S.5068A/A.7489B - fails to address this problem. The Legislation protects the income of doctors, but fails to include basic consumer protections, i.e. requiring medical providers to disclose their network status before a treatment is provided and eliminating balance billing.

If Legislators fail to address premium shortcomings now, small business consumers will again be looking at higher premiums in the future.

Sincerely,

Craig Lacy, Medina