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**NCOIL TACKLES BALANCE BILLING IN ITS QUEST FOR TRANSPARENCY,
PLANS SUMMER HEARING**

Washington, D.C., March 4, 2009—As part of its ongoing goal to increase transparency in health insurance, the National Conference of Insurance Legislators (NCOIL) at its Spring Meeting here on February 27 committed to protect consumers against unexpected medical debt brought on by a controversial practice known as balance billing and to hold a hearing in July at the 2009 NCOIL Summer Meeting in Philadelphia, Pennsylvania.

Speaking of legislators' concerns with balance billing—where patients, believing they have insurance coverage for emergency room and other healthcare services, are held liable for unpaid medical bills by out-of-network healthcare providers—NCOIL Health, Long-Term Care & Health Retirement Issues Committee Chair Sen. Ann Cummings (VT) said, “NCOIL is in a unique position to provide needed guidance for states on this issue. In our role as lawmakers from state legislatures across the country, we can step up to the plate and protect insurance consumers from medical debt caused by unexpected bills.”

Sen. Cummings said, “As our constituents struggle with the distressing effects of an economic recession, the need for clarity and consumer choice in healthcare is more important than ever before. For example, if a specialist is not in my hospital's health insurance network, I need to know that information before I'm treated.”

At the February 27 meeting, consumers, regulators, insurers, and healthcare providers brought forward concerns related to balance billing, including appropriate out-of-network reimbursement rates, undesirable consequences of balance billing bans, and a lack of provider participation in rural and other healthcare networks. While the interested parties expressed differing opinions on the scope and need for legislative reform, there was general consensus that consumers should have complete and transparent information necessary to make decisions about their health insurance and financial responsibilities.

Sen. Cummings added, “Friday's meeting demonstrated how complex and sensitive this subject can be. The Committee sees the need to approach these issues on an individual basis. It will now turn its focus to up-front transparency in health insurance coverage.”

Examination of balance billing practices is consistent with NCOIL's ongoing goals of healthcare transparency, consumer protection, and healthcare cost reduction. Most notably, the organization in November 2008 adopted a *Rental Network Model Act* that would allow for the unlimited “downstream” rentals of preferred provider organization (PPO) contracts and physician discounts while ensuring that network access information is available to healthcare providers through comprehensive disclosures.

The 2009 NCOIL Summer Meeting will be held July 9 through July 12 at the Marriott Philadelphia Downtown. The February 28 through March 1 Spring Meeting took place at the Hyatt Regency on Capitol Hill in Washington, DC.

NCOIL is an organization of state legislators whose main area of public policy interest is insurance legislation and regulation. Most legislators active in NCOIL either chair or are members of the committees responsible for insurance legislation in their respective state houses across the country. More information is available at www.ncoil.org.

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