

REVENUE: No revenue impact

FISCAL: No fiscal impact

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**Action:** Without Recommendation as to Passage and be Referred to the Rules Committee

**Vote:** 7 - 3 - 0

**Yeas:** Barton, Krieger, Matthews, Riley, Tomei, Weidner, Holvey

**Nays:** Cowan, Gilliam, Wingard

**Exc.:** 0

**Prepared By:** Victoria Cox, Administrator

**Meeting Dates:** 4/15, 4/27

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**WHAT THE MEASURE DOES:** Prohibits health insurers from requiring providers to collect deductibles or amounts chargeable to coinsurance from patients as a condition for receipt of payment from insurer. Applies to policies issued on or after effective date.

**ISSUES DISCUSSED:**

- Common billing practices for health care services
- Health care providers as debt collectors
- Financial relationship between insurer and insured
- Medical relationship between doctor and patient
- Appropriate allocation of collection expenses

**EFFECT OF COMMITTEE AMENDMENT:** No amendment.

**BACKGROUND:** Health care providers are often compelled to collect co-pays and deductibles from patients before being reimbursed by insurers, adding additional expense to the provision of health care. HB 2438 shifts that burden to the insurer and removes the health care provider from the financial relationship.