



Testimony in Support of HB 3021 A

May 13, 2015

Senate Health Care Committee

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Director of Health Policy and Government Relations

Chair Monnes Anderson and Members of the Committee,

Thank you for the opportunity to submit testimony on behalf of the Oregon Nurses Association in support of House Bill 3021 A. This bill increases transparency for health care providers around the use of virtual credit cards, which some insurers use to reimburse providers for claims.

ONA is proud to work with hundreds of Oregon nurse practitioners (NPs) through Nurse Practitioners of Oregon, a professional association of Oregon NPs.

In an informal survey, nurse practitioners report that virtual credit cards are increasingly common. In many cases, the provider doesn't know this will be the form of payment until it arrives. In addition to having fees as high as five percent, this payment method can be difficult to process, and even more difficult to get out of.

When the clinic tries to change to a different method of payment, they often run into significant administrative hassles, including potential delays in payment when they request a different form of payment.

"Unfortunately this is something that has become increasingly common. We do not accept these at the advice of our billing department. We are not only charged fees from the insurance company for this, but the credit card processing services as well. Every time we receive these, we have to opt-out of this type of payment option. Just recently we received one and I called the company to request a paper check and they informed me that I would have to wait 30 days for them to issue one."

– Office Manager in Grants Pass

HB 3021 A will increase transparency around virtual credit cards by requiring health plans to allow providers to opt-in, rather than opt-out of these payments, clearly disclose any and all fees associated with the use of virtual credit cards, and make providers aware of additional payment options. It also allows providers to delegate a member of their staff to work directly with third party credit card companies and ensures prompt payment for billed services.

These common sense changes would give providers the ability to choose a payment method that works best for their business, and make that choice with more information about virtual credit cards.

For these reasons, ONA urges your support of HB 3021 A.