

*Testimony submitted via email.*

Greetings Representatives,

Please vote on HB 2778 to restrict insurance companies from using 3rd party contractors that restrict patients from using their benefits. Over the last couple of years the number of plans that use these companies has increased substantially, thus showing their true motive, to restrict the patient's use of benefits. It is false advertising and a scam to patients because they are paying for benefits that they cannot use.

I have a small massage center that bills several different insurance companies. The increase of these 3rd party companies is increasingly time consuming with often very little results. After spending a lot of time jumping through their hoops either on the phone or website, they eventually deny patients coverage despite the number of visits their plan allows. They do not care about chronic pain even with doctor notes and documentation. It is troubling that someone that has no connection with the patient has the ability to prevent them from getting care that helps them and that they are paying for.

Please keep 3rd party companies out of the equation.

Thank you for your time and I appreciate the work you are doing.

Stephanie Massey