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February 9, 2017

Representative Mitch Greenlick, Chair
House Committee on Health Care
Oregon State Legislature
Re: HB 2339

Dear Chair Greenlick and Members of the Committee:

Community Catalyst respectfully submits the following letter of support for HB 2339. Community Catalyst is a national non-profit advocacy organization dedicated to quality affordable health care for all. Since 1997, Community Catalyst has been working to build the consumer and community leadership required to transform the American health system. Community Catalyst works in partnership with national, state and local consumer organizations, policymakers, and foundations, providing leadership and support to change the health care system so it serves everyone - especially vulnerable members of society.

It could happen to anyone. You could carefully plan a visit to an in-network facility or find yourself in an emergency situation that requires care at the nearest hospital, only to find out through a "surprise bill" that you received a service from an out-of-network physician. A recent survey found that over the course of two years nearly one third of privately insured individuals nationwide received a surprise medical bill.¹ Research shows that most surprise medical bills result from emergency care or when an individual unknowingly receives treatment by an out-of-network physician at an in-network facility.² These bills can add up to hundreds or thousands of dollars, leaving consumers with little recourse and potentially devastating medical debt.³

We applaud Oregon for taking the first step to protect consumers in situations where they often have no way of protecting themselves, no matter how carefully

¹ Consumer Reports National Research Center (May 2015), Surprise Medical Bills Survey, available at: <http://consumersunion.org/wp-content/uploads/2015/05/CY-2015-SURPRISE-MEDICAL-BILLS-SURVEY-REPORT-PUBLIC.pdf>

² The Henry J. Kaiser Family Foundation (March 2016), Surprise Medical Bills, available at: <http://files.kff.org/attachment/issue-brief-surprise-medical-bills>

³ The Henry J. Kaiser Family Foundation (January 2016). The Burden of Medical Debt: Results from the Kaiser Family Foundation/New York Times Medical Bills survey, available at: <https://kaiserfamilyfoundation.files.wordpress.com/2016/01/8806-the-burden-of-medical-debt-results-from-the-kaiser-family-foundation-new-york-times-medical-bills-survey.pdf>

they plan their care. Oregon has always been a leader in health care innovation and HB 2339 gives you the opportunity to find state-driven solutions that protect Oregonians from unexpected out-of-network bills and financial harm. This bill provides these protections by prohibiting a provider who is not a “participating provider” from billing an enrollee for “emergency services or other inpatient or outpatient services provided to the enrollee at a participating health care facility.” Additionally, HB 2339 ensures that if a dispute arises over reimbursement for a particular service that the consumer is kept out of the payment negotiations between the insurer and provider. These provisions are an essential first step in making sure that Oregonians can rely on their health insurance coverage, especially when they are the most vulnerable during a medical emergency.

Community Catalyst strongly urges the Committee to enact such protections for Oregonians and to join the list of states across the country who have taken steps to protect consumers from surprise billing practices. Thank you for your consideration.

Sincerely,

Ashley Blackburn

*Senior Policy Analyst
Community Catalyst*