



## HOUSE COMMERCE AND CONSUMER AFFAIRS COMMITTEE

January 30, 2019

### HB 528 – Relative to Insurance Reimbursement for Emergency Medical Services

#### Testimony

Good morning, Mr. Chairman and members of the committee. My name is Paula Minnehan, VP, State Government Relations with the New Hampshire Hospital Association (NHHA), representing all 26 of the state's community hospitals as well as all specialty hospitals.

The NHHA supports HB 528 and we appreciate the sponsor introducing this bill. NHHA did request that the sponsor file this bill to address a concern we continue to have with patient's access to emergency services and the coverage for such services.

As many of you will recall, **HB 1809, relative to balance billing** was passed last year. The original bill was heard in this committee. When the bill was heard in the Senate an amendment was introduced to add the "prudent layperson" standard to the insurance law. At the time, New Hampshire was one of a handful of states that did not have prudent layperson language in their insurance statute, and we believed it was appropriate to ensure that patients had the necessary protections afforded them through the language that most other states had adopted. However, since the bill was passed, we have been concerned that patients may continue to have undue burdens of care not being covered when they access care through the emergency room.

Consequently, we asked that this bill be introduced to ensure that the patients are not subject to an uncovered emergency room bill if the carrier were to retroactively review the claim and determine that the service is not medically necessary due to the discharge diagnosis. The true intent of prudent layperson standard is to ensure there are patient protections when a patient believes their symptoms warrant seeking care immediately.

Thank you for the opportunity to provide our comments. We support HB 528 and hope that you will pass the bill. I am happy to answer any questions.