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**House Subcommittee on Insurance and Banking
Passes Legislation to End Balance Billing For Emergency Services**

Tallahassee, Fla. – The Florida Association of Health Plans, Inc. (FAHP) today released the following statement from its president & CEO, Audrey Brown, expressing appreciation to lawmakers on the House Subcommittee on Insurance and Banking for passing House Bill 681, relating to Health Insurance Coverage for Emergency Services.

“We applaud the members of the House Subcommittee on Insurance and Banking for approving this bill, House Bill 681, at its first committee stop today.

“This good public policy, sponsored by Representative Trujillo in the House, and Senators Aaron Bean and Rene Garcia in the Senate, would effectively end the practice of balance billing for emergency services. Policyholders with a preferred provider organization (PPO) health insurance plan are currently subject to balance billing when, through no choice of their own, they receive emergency medical care from an out-of-network health care provider.

“Specifically, the proposal would prohibit hospital emergency rooms from billing a consumer the balance of the retail charges for the emergency health care services above the consumer’s copayment or co-insurance amount and the amount the insurer reimburses for the services.

“Balance billing is a serious issue that is not only fundamentally unfair, but it can also bankrupt a family. And, with hospitals now commonly outsourcing their emergency departments to providers who do not contract with insurers, the growing difference between providers’ retail charges and the reimbursement or co-payment patients receive can be thousands of dollars.

“FAHP, once again, applauds the members of the House Subcommittee on Insurance and Banking for passing this consumer-friendly public policy that limits the practice of balance billing for PPO policies that leaves Florida families with insurmountable medical bills; and, we look forward to working with their colleagues in the House and Senate to bring this bill to fruition.”

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The Florida Association of Health Plans, Inc. (FAHP) is the state’s trade association representing Florida’s health plans. FAHP’s mission is to better the health of Florida’s citizens by developing meaningful relationships between health plans, providers, government partners and employer groups, as well as focusing on educating policymakers and the public about the benefits health plans provide. For more information on FAHP, please visit FAHP.net.

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