

To Whom It May Concern;

I am writing to communicate my opinions regarding the balance billing issue and proposed legislation to remedy such. I have practiced pathology in PA now for 21 years. I've been through the gouging of PA physicians for malpractice insurance, and maybe that's why I'm skeptical of anything put forth by the PA Department of Insurance. As always, the first place costs are shifted, is through reductions of payments to physicians. I would expect nothing less. Our elected officials can't even come up with a budget, which is their seminal responsibility, but somehow PA finds yet another way to take more out of physicians' pockets. If I choose not to be a participating provider in a health plan, I do it for good reason. Like, just maybe, they want to pay me as close to nothing as possible. But then again, I'm just a physician. I should *expect not* to get paid anything close to my actual charges, right? Here's an idea! **How about insurance companies take more financial responsibility for the people they cover? Sacrilege!!** People are already paying exorbitant amounts out of pocket for premiums and high deductible plans. God forbid we would decrease the billion dollar reserves of the insurance companies in this state. I've been unable to find out the most recent year's salaries for the CEOs of the major PA health insurance companies, but as of 2007 they were between \$2 – 4 million. That's as of **2007!** My income dropped 25% from 2007 to 2013. Last year I was down 17% from 2007, but I picked up additional work from a partner who was scaling back hours as he headed toward retirement. I wonder if the same can be said for the CEOs of the major health insurers in PA? Somehow I doubt it.

I had to laugh out loud when I read the part about arbitration. The department will contract with "Resolution Organizations" to conduct dispute resolution proceedings. Gee, the department of insurance will be paying these "Resolution Organizations". No conflict of interest there...I wonder who they will side with? What do you think? Hmmm.

It's no wonder that independent practices are becoming dinosaurs. Physicians' hands are tied on so many fronts, it's just so much easier to become an employee. I still take pride in what I do, and I know that my physician colleagues appreciate the services I provide. It's just too bad that nobody else does.

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