



Testimony before the Insurance Commissioner

Public hearing

Invisible Provider
Balance Billing

Presented by Carolyn Morris
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October 1, 2015

Good Morning.

My name is Carolyn Morris and I am the Director of the Bureau of Consumer Services for the Pennsylvania Insurance Department. In my role, I oversee a staff of nineteen individuals committed to providing quality service to Pennsylvania's insurance consumers. The Insurance Department's core mission is to protect the interests of the consumer and I see firsthand the important work that is done to accomplish this goal.

For the benefit of those not familiar with our function, I would like to take a few minutes to share what we do:

The Bureau of Consumer Services investigates and responds to over 15,000 written insurance complaints and inquiries per year, with approximately 5,000 of those involving health insurance. When adding in telephone calls, the number of complaints and inquiries increases to over 70,000 annually. In the last calendar year, over \$1.7 million was restored to individual consumers in benefits, premium refunds, and claims payments. The Bureau also works closely with our Bureaus of Enforcement and Market Actions to ensure that those who are engaging in illicit activities in the insurance marketplace are identified and sanctioned.

Over the past several years, my staff and I have heard from dozens of consumers devastated after doing everything right and receiving thousands of dollars in medical bills. They followed the rules of their health plan by using participating doctors, surgeons, and hospitals only to learn that an anesthesiologist, radiologist, pathologist or other provider not participating in their health plan's network provided treatment.

These consumers had a reasonable expectation to receive full in-network benefits from their health plan.

In the words of one consumer “I received a colonoscopy from an in-network provider who used an out-of-network anesthesiologist without my knowledge, I cannot afford to pay this bill.....”

While we do our very best to assist these consumers, if the out-of-network services were not provided during an emergency, we are not always successful.

Thank you for the opportunity to speak today. I am confident that after gathering the important information during this hearing today, the Pennsylvania Insurance Department and the Wolf Administration will have the information it needs to find a solution to this problem for the citizens of Pennsylvania.