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Pennsylvania
Insurance Department

March 3, 2016

Commissioner Teresa Miller
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA 17120

James A. Calderone


Dear Commissioner Miller:

I want to thank you for working on legislation to protect Pennsylvania patients from unfair billing practices by physicians and hospitals.

The enclosed Pittsburgh Post-Gazette article titled "Physicians weigh in on surprise billing issue for patients" discusses only one of the unfair practices that patients have to deal with in Pennsylvania. The article defines surprise billing as "when patients face high medical bills after unknowingly being treated by an out-of-network provider."

In the article Dr. Scott E. Shapiro is quoted as saying, "At the most basic level, patients need to understand their financial responsibility for seeing non-participating providers."

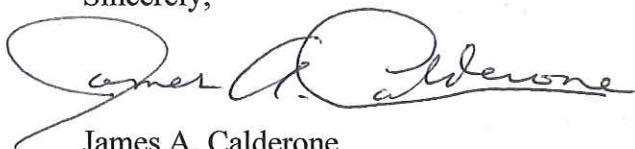
I have no problem with Dr. Shapiro's statement when a patient knowingly selects an out-of-network provider. My concern is when a patient is unknowingly treated by an out-of-network provider, e.g. an out-of-network radiologist who reads an x-ray that was taken in an in-network facility.

However, in addition to surprise billing, there are many other unfair billing practices that must be addressed in your proposed legislation.

Billing practices such as "Extra Facility Charges," "Observation" status of a patient, "Chargemaster Price/Balance Billing" and "Drive-by Doctoring" are causing a great deal of worry and expense to patients. Patients who believe that they have done all the necessary due diligence and who are following the rules of their health insurer only to be blindsided by charges that are totally beyond a lay person's ability to understand and capability to control.

Once again, thank you for your efforts to protect the patients of Pennsylvania

Sincerely,



James A. Calderone