

To Whom May Concern:

Please accept this email as my open comment response to the "Balance Billing" proposal.

I have been in EMS since 1985, and have been in EMS management since 1996, and can tell you that I have never been more scared for this industry than I am now. Recently our state government passed HB 857 regarding the direct pays, which will help services in some of the low income areas obtain their reimbursements from insurance companies, but this HB will hurt the majority of the EMS agencies across the commonwealth because they will have to accept lower reimbursement rates. Now being faced with the "balance billing" issues, I find my self wondering if the government is trying to eliminate ems in the commonwealth all together. I mean that with no disrespect, but it does seem like our leaders are more interested in protecting the insurance companies rather than the emergency services.

Most ems agencies are barely making it financially now, with more and more going out of business each taxing our system even more. Now with prohibiting balance billing the government will have to send tax dollars for ems operations, which I highly doubt will happen. Most insured are finding ways to reduce their insurance cost, usually with reduced coverage or higher deductables. This filters down to the ems agencies, which leads us to balance billing for their lack of coverage. Something must give, or the residents of Pennsylvania will be faced with longer waits for ems response due to fewer agencies.

Most officials don't recognize it, but our ems industry in Pennsylvania is in a crisis with few services and few responders. Please don't tie our hands even more with the balance billing restrictions.