

I think the proposal is good. But, I am concerned about emergencies that occur out of state. I had a client who passed out and was rushed by ambulance to a hospital in California. He had health insurance through a carrier based in Pennsylvania. Since the hospital was out of network, he received a bill for \$24,000. Would an act of this type cover out-of-network providers not being allowed to bill over the costs listed in the proposal. How would that be handled?

Joanne McManus

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