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## **Hancock Balance Billing Legislation Approved in Committee**

*SB 481 would protect patients, eliminate emergency balance billing mediation threshold*

**AUSTIN** - Senate Bill 481, a balance billing mediation measure authored by Kelly Hancock (R-North Richland Hills), today passed the Texas Senate Business and Commerce Committee. The bill is now eligible for consideration by the full Senate.

"The practice of balance billing frequently leaves emergency care patients with medical bill sticker shock," said Senator Hancock. "During a stressful life event like an emergency room visit or surgical procedure, patients shouldn't have to worry about surprise, bank-breaking bills. We can and should provide a comprehensive mediation process that gives consumers some recourse."

Balance billing is common practice in the healthcare system. It occurs when physicians bill patients for the portion of medical expenses not covered by the patient's insurance. Most commonly, this happens when a facility-based physician does not have a contract with the same health insurance plans as the facility in which they practice. So, patients admitted into an "in-network" facility for a procedure or an emergency may get treated by an "out-of-network" doctor and wind up responsible for a hefty, unexpected bill.

In 2009, Hancock successfully introduced and passed legislation establishing a path to resolution for consumers caught in this balance billing nightmare. Mediation is working for consumers when it is available. In the past year, mediations saved patients millions and virtually all disputed claims were settled.

SB 481 takes things a step further by eliminating the current \$1,000 threshold for claims eligible for mediation. That change would benefit patients like Mike Fryar of Grapevine. In 2014, Fryar had an emergency appendectomy at a hospital covered by his health insurance plan and was still billed \$947 by an out-of-network doctor assigned to his case.

"I ended up paying the entire amount to a doctor who did not see me in person," said Fryar. "My images were sent to his office for consultation without my knowledge[...] so I owed the debt."

Hancock's legislation has support from the Texas Association of Business, the Texas Association of Health Plans, and organizations representing millions of consumers.

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Senator Hancock represents [Senate District 9](#), which includes portions of Dallas and Tarrant Counties.