

Connecticut State Medical Society Testimony Senate Bill 327 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR MEDICALLY NECESSARY AMBULANCE SERVICES AT AN IN-NETWORK LEVEL AND PROHIBITING BALANCE BILLING FOR SUCH SERVICES Insurance And Real Estate Committee

February 14, 2019

Senator Lesser, Representative Scanlon and members of the Insurance and Real Estate Committee, on behalf of the physicians and physicians in training of the Connecticut State Medical Society (CSMS), thank you for the opportunity to provide this testimony to you today on Senate Bill 327 AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR MEDICALLY NECESSARY AMBULANCE SERVICES AT AN IN-NETWORK LEVEL AND PROHIBITING BALANCE BILLING FOR SUCH SERVICES.

CSMS respects the legitimate concerns of the Committee with regard to the high cost of emergency ambulance services. Emergency services are by definition both urgent and unexpected, making it impossible to apply discretionary judgment over the decision to use those services.

However, forcing providers of any sort to accept in-network rates is anti-competitive because it eliminates the ability of providers to negotiate fair terms. We urge the Committee to work toward solutions that achieve the stated goal while preserving the ability of providers to negotiate fairly.