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Proposed legislation could make ER visits less costly in Missouri

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By Chris Nagus, Investigative Reporter **CONNECT**

JEFFERSON CITY, Mo. (KMOV.com) - A St. Charles County father received an unexpected bill after his daughter visited an emergency room.

Leo Lanzafame's daughter visited the Fulton Medical Center in 2017 after experiencing flu-like symptoms while attending college. Lanzafame tells News 4 the hospital's emergency room is considered an "in-network provider" with his insurance.

After directing his daughter to the hospital, he says he "never thought to look up the doctors."

The bills arrived and Lanzafame discovered the physicians treating his daughter were considered "out of network" despite the hospital being "in-network" with his insurance. He received a separate bill totaling \$465.68 from a physicians group based in Nevada.

Lanzafame believes the practice is unfair and adds "everything was covered. The ER was in our network, assumed doctors would be in-network as well."

News 4 spoke with lawmakers about the practice.

On February 7 State Senator [Jill Schupp](#) (D) vowed to take a closer look at the issue.

On February 21 Schupp's office provided News 4 with a copy of "[Senate Committee Substitute for Senate Bill No. 928](#)."

Schupp said, "What this bill does, and I thank you for bringing it to my attention. If you go to an in-network hospital you are going to be responsible for in-network rates under your insurance company."

The amended language was added to Senate Bill No. 928 sponsored by [Senator Bob Onder](#) (R) of St. Charles County.

Schupp said, "The stars aligned, we were able to find a senator carrying a bill dealing with emergency room situations."

Schupp says the bill was voted out of a Senate committee but still needs the full approval of the House and Senate.

Lanzafame is hopeful his situation will help others and adds "I thought it was not a fair practice. They told me no law out there prohibits it, doesn't seem right."

If "Senate Committee Substitute for Senate Bill No.928" becomes law, Schupp said it means "if you go to your hospital, your provider, we're going to make sure you aren't charged significantly more because the doctor happens to be out of network."

She says the proposed legislation only applies to emergency care situations.

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