RELEASE: Missouri House Committee advances bill to stop unfair emergency room bills – Clayton Times

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> RELEASE: Missouri House Committee Advances Bill To Stop Unfair Emergency Room Bills

On Tuesday, May 8, the Missouri House of Representatives Children and Families Committee voted 9-0 to advance SB 982. The bill now awaits debate and a vote by the full House of Representatives.

SB 982, sponsored by Sen. Paul Wieland (R-Jefferson County), addresses two types of situations where insured Missourians face large medical bills after seeking care in an emergency room.

In the first situation, a person may seek emergency room care but receive a diagnosis of a non-emergency condition. Last summer, the insurance company Anthem announced that it would refuse to pay for Missouri emergency room visits that it deemed not to have been emergencies based on the final diagnosis.

Jen Bersdale, Executive Director of Missouri Health Care for All, explains, “The problem with the policy Anthem announced last year is that very often, the average consumer truly cannot tell the difference between a heart attack and a much more benign condition. By requiring consumers to self-diagnose or face huge
bills, we create a very real risk that a cost-conscious consumer will fail to seek care for a life-threatening emergency.”

SB 982 restores a “prudent layperson” standard, which stipulates that if an average person would believe the situation to have been an emergency, their insurance company must cover the visit.

The other situation addressed by SB 982 occurs when an individual seeks care at an in-network emergency room and is treated by an out-of-network emergency room doctor, who later sends the patient an out-of-network bill.

Bersdale continues, “Anyone who has ever gone to the emergency room knows you don’t get to choose the doctor you see while you’re there. Patients shouldn’t face huge bills because the doctor on call that night wasn’t part of their network.”

Under SB 982, patients would be held harmless in this situation and would not be liable for more than their in-network cost-sharing payments.

Hundreds of health care supporters across the state have called on their legislators to pass SB 982 in order to protect Missourians from these bills.

Missouri Health Care for All, which works statewide to improve access to quality, affordable health care, encourages the Missouri House of Representatives to pass SB 982 before the end of the 2018 legislative session. “SB 982 offers commonsense solutions to situations that people across the political spectrum recognize as unfair,” Bersdale says.

While Missouri Health Care for All is enthusiastically supporting SB 982, its leaders also reiterate that this bill is just the first step in addressing a broad range of surprise medical bills received by insured Missourians.
“We have heard from Missourians across the state who have received unavoidable out-of-network medical bills, from people whose doctors sent their labwork to an out-of-network lab to people whose lives could only be saved by an out-of-network hospital,” Bersdale said. “It is good for consumers to select in-network providers when they have the opportunity. However, nobody should incur medical debt – whether it is $900 or $90,000 – because they had no way to avoid seeing an out-of-network provider.”

The 2018 Regular Legislative Session in Missouri ends at 6:00 pm on Friday, May 18.