

HOUSE OF REPRESENTATIVES
REQUEST FOR INTERIM STUDY PROPOSAL

DATE: May 24, 2007

BY REPRESENTATIVE(S): Rep. Doug Cox

TOPIC OF THE PROPOSAL:

1. A study to look at amending the assignment of benefits exclusion found in 36 OS 6055 (E).
2. Look at the duplicate application of out of network deductibles as found in 36 OS 6055 (B)(2)(a).
3. Investigate the denial of insurance payments to nurse practitioners working under off site physician supervision.

EXPLANATORY COMMENTS ON THE SCOPE OF THE STUDY PROPOSAL:

1. 36 OS 6055 (E) provides for an exemption of the assignment of benefits found in section D. The assignment of benefits allows an insured to assign their insurance benefits to a practitioner providing treatment. This allows the practitioner to be paid directly by the insurer. If this is not granted, the insurer pays the insured directly. This often results in the practitioner not getting paid.

This is often done when the practitioner is not an in network practitioner.

2. The second issue is the practice known as stacking of deductibles. 36 OS 6055 (B)(2)(a) states that an out of network deductible for a non preferred provider shall not be greater than three times that of an in network provider. With the practice of stacking, insurers are applying deductibles separately and requiring an in network deductible and an out of network deductible that is three times the amount of the in network deductible.

This practice requires a patient to meet the requirements of two separate and distinct deductibles which we feel is contrary to the intent of the Healthcare Freedom of Choice Act.

FILE IN CHIEF CLERK'S OFFICE

5-24-07 JH

PROPOSAL NUMBER 07-81



IF PRIVATE CITIZENS OR ORGANIZATIONS ARE TO BE NOTIFIED OF MEETING,
LIST NAMES AND ADDRESSES:

To be determined later

FILE IN CHIEF CLERK'S OFFICE

PROPOSAL NUMBER _____