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April 27, 2015

The Honorable Joshua Miller
Chair
Senate Committee on Health and Human Services
Room 211
State House
Providence, RI 02903

Re: AMA Support for Senate Bill 382

Dear Chairman Miller:

On behalf of the American Medical Association (AMA) and our physician and student members, I am writing to express our **support of Senate Bill (S.B.) 382**, the “Health Benefit Plan Network Access and Adequacy Act.”

Over the past several years, insurers have attempted to lower health insurance premiums by narrowing their provider networks, raising serious concerns about the adequacy of these networks and their ability to offer sufficient access to in-network care for patients.

S.B. 382 would take important steps to ensure adequacy by requiring that provider networks meet measureable standards to be established by the Rhode Island Health Insurance Commissioner. It would also require that insurers have processes in place to ensure that patients have access to highly specialized care that may not be available through their networks. Such processes would be monitored to ensure that they are not used as a substitute for adequate networks, but are available for exceptional circumstances. Additionally, this bill would set strong standards for provider directories, so that patients have access to all the information they need to make informed choices about their health insurance plans and providers.

Recognizing this national shift toward narrower provider networks, the National Association of Insurance Commissioners (NAIC) is revising its model act on network adequacy. S.B. 382 reflects many of the changes the NAIC is considering and many of the modifications supported by numerous stakeholders engaged in the process. Through enactment of S.B. 382, Rhode Island would secure its role as a leader in addressing network adequacy through its reasonable steps to ensure all of its citizens benefit from increased transparency and meaningful patient protections.

We respectfully ask for your support for S.B. 382 and that the bill be brought before your committee for consideration. If you have any questions, please contact Daniel Blaney-Koen, JD, Senior Legislative Attorney, Advocacy Resource Center at daniel.blaney-koen@ama-assn.org or 312-464-4954 or Emily Carroll, JD, Senior Legislative Attorney, Advocacy Resource Center at emily.carroll@ama-assn.org or (312) 464-4967.

Sincerely

James L. Madara, MD

cc: Senator Gayle Goldin
Rhode Island Medical Society