



February 25, 2014

The Honorable Videt Carmichael  
Chairman  
Senate Insurance Committee  
Mississippi State Capitol, Room 213 A  
P. O. Box 1018  
Jackson, MS 39215

Re: American Medical Association Support for H.B. 546

Dear Chairman Carmichael:

On behalf of the American Medical Association (AMA) and our physician and student members, I am writing in support of House Bill (H.B.) 546. This legislation would prevent health insurers from denying access to medically necessary prescription medication based solely on the network status of the prescribing physician.

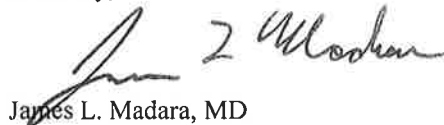
Insurers already influence patients' decisions as to which physicians to see by providing financial incentives to those who access in-network physicians and financial penalties (often non-coverage for services) for those who go outside the network. The AMA believes it is highly unfair and wholly inappropriate for insurers to extend these out-of-network penalties to another benefit, specifically the pharmacy benefit, and deny patients' access to medically necessary medication based on the physician a patient chooses to see for care.

H.B. 546 would establish important patient protections to maintain access to medically necessary prescription medication for those in need by preventing insurers from establishing policies that deny coverage for prescription drugs when prescribed by an out-of-network physician or other licensed provider. With millions of new patients gaining health insurance, now is hardly the time for insurers to place unnecessary, arbitrary and potentially harmful restrictions on access to care.

For these reasons, the AMA supports H.B. 546 and respectfully urges swift enactment. If you have any concerns or questions, please contact Emily Carroll, JD, Senior Legislative Attorney, Advocacy Resource Center at [emily.carroll@ama-assn.org](mailto:emily.carroll@ama-assn.org) or (312) 464-4967.

Thank you for the opportunity to provide input on this important legislation.

Sincerely,



James L. Madara, MD

cc: Mississippi State Medical Association