

# ALASKA STATE LEGISLATURE

## Session

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House Finance Committee

Dept. of Law  
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*Chairman*

Dept. of Administration  
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*Chairman*

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## REPRESENTATIVE JASON GRENN

### SPONSOR STATEMENT

#### House Bill 193

House Bill 193 is focused on protecting Alaskans in emergency situations from being surprised with unexpected medical bills. The most common occurrence for balance billing is during emergency situations where patients are left without the option or wherewithal to ensure they are treated by an in-network provider. As a result, they find themselves on the hook for hefty medical bills, despite having proper health insurance. HB 193 would help Alaskans already dealing with the turmoil of a medical emergency by removing them from the billing side of the equation. When a patient is already in a dire situation, they should not be punished for the inability of an in-network provider to respond to their crisis.

HB 193 bans the practice of medical providers from balance billing in emergency situations and requires insurance providers to hold harmless their clients. This covers emergency situations inside and outside of hospitals. If a patient was transported to a hospital, or an emergency situation arose during a medical procedure requiring an out-of-network provider, this legislation mandates the insurance and medical providers to develop a fair and equitable payment agreement. Instead of being left to handle the labyrinth of medical billing on their own, the patient will be held harmless in these situations.

Medical costs are a major concern in Alaska. HB 193 is a part of a national movement to protect consumers from unexpected costs in an already difficult situation. Twenty-one states have a ban of some kind on balance billing and more states are looking into the issue. Unexpected and excessive medical bills from out-of-network providers contribute to the growing problem of consumer medical debt, which continues to be a significant cause of personal bankruptcy. The goal of this legislation is to hold a patient harmless while the medical and insurance providers come to an agreement for the services rendered.

I urge your consideration and support of House Bill 193.