

**From:** tom check  
**To:** [wendyc@gci.net](mailto:wendyc@gci.net); [Hkbrakes@gmail.com](mailto:Hkbrakes@gmail.com); [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#); [Rep. Mike Chenault](#); [Rep. Bryce Edgmon](#)  
**Subject:** Emergency physician support for HB193  
**Date:** Wednesday, April 4, 2018 1:21:55 PM

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Dear Representative,

I am writing to express strong support for HB 193. I am an emergency physician providing care at Mat-Su Regional Medical Center and the medical director for Mat-Su borough EMS. Every day I work hard to provide evidence-based, cost effective care for patients in the emergency department and those in the community requesting 911 medical response. An adequate, integrated 911 and emergency department system saves lives and prevents costly disability and suffering, but requires adequate financial resources, including reasonable compensation for skilled emergency medical providers who are in short supply in the Alaska market. Preservation of the 80% rule while banning balance billing is a fair compromise for patients and providers which does not put our entire health care safety net at risk.

Thank you for your consideration,

Thomas Check, MD

**From:** mark lee  
**To:** [Rep. Sam Kito](#); [Rep. Adam Wool](#); [Rep. Andy Josephson](#); [Rep. Louise Stutes](#); [Rep. Chris Birch](#); [Rep. Gary Knopp](#); [Rep. Colleen Sullivan-Leonard](#); [Rep. Bryce Edgmon](#)  
**Subject:** Hb 193  
**Date:** Tuesday, April 3, 2018 9:07:18 AM

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Dear Distinguished Legislators:

I am writing in support of house bill 193 which maintains the 80th percentile rule. I urge you all to support it. I am an emergency medicine physician in Palmer and unlike my colleagues, I am retiring soon and I still support HB 193. Hopefully that gives you more of an objective view.

Thanks for considering.

Mark D. Lee, JD, MD.

3 April 2018

Dear Representative,

I am an Emergency Medicine physician working at the Providence Alaska Medical Center Emergency Department in Anchorage. I am writing in support of HB 193.

HB 193 will protect patients and families across the state from the high costs and sticker shock that can come from “surprise medical bills.” Both doctors and patients support this important measure, which will provide consumer protections for patients, strengthen access to care, and put an end once and for all to surprise bills.

As emergency physicians in Alaska, we know firsthand about the gaps in patient healthcare coverage that can cause patients to postpone or avoid treatment until it’s too late. According to a national survey, 44% of people reported that they didn’t seek treatment when they were sick or injured because of costs. At the same time, 35% of Americans would have trouble paying their regular bills if faced with a \$400 health emergency. This is alarming, but not surprising, and we must work together to ensure that patients can safely access emergency care without worrying about going bankrupt.

What good is insurance if it fails us in an emergency? Insurance companies are shifting hundreds of millions of dollars in costs to patients and doctors each year through higher premiums, deductibles and cost-sharing requirements. At the same time, Alaska insurance companies are narrowing their networks – making them smaller through limiting access to doctors and care, which means fewer options and choices for patients and creating large coverage gaps where care patients thought would be covered, turns out not to be. These gaps are leading to surprise bills, adding even more costs for patients.

Alaska patients and families deserve better. Right now, the state has a regulation in place that requires insurance companies to cover these unexpected out of network costs during emergencies through fair and appropriate payments to doctors. But, Alaska insurance companies are working to undermine this regulation – and we need your help to ensure patients are protected in the long run. We’re working to support a new bill, HB 193, that will end surprise billing altogether and provide the protection patients need.

HB 193 is a comprehensive solution that protects patients and ends surprise bills by requiring insurers to cover unexpected, emergency out of network care, and limiting patient financial exposure. HB 193 will protect patients from receiving large bills that their insurance companies have refused to pay. By establishing an appropriate and fair reimbursement standard between insurers and doctors, the bill takes patients out of the middle and improves access to care.

HB 193 sets a fair minimum standard, the 80th percentile rule that has been working in Alaska since 2004, which insurers use as a benchmark to pay out-of-network physicians, providers or facilities for unexpected care. HB 193 bans balance billing, meaning no

further bills would go to patients in these situations. Because doctors will be payed fairly, there is no need for additional bills.

Please work hard to pass HB 193 to continue protecting Alaskans from surprise bills.

Sincerely,

Shannon D. Faber, MD  
Alaska Emergency Medicine Associates

April 7, 2018

Dear Labor and Commerce Committee Members:

I am writing today to express my support for HB 193. I am an emergency medicine physician in Anchorage, Alaska. I feel strongly that this bill will provide better access to care and provide consumer protections for patients.

HB 193 supports the 80<sup>th</sup> percentile rule that has been working in Alaska since 2004. The 80<sup>th</sup> percentile rule is now being used in multiple states, and it is working well to provide consumer protection and to pay physicians fairly. It is supported by the National Council of Insurance Legislators.

HB 193 provides fair pay for physicians which eliminates the need for additional bills for patients. It will also provide support for the safety net for care that is so important to us in Alaska because of our geographical position. It is imperative that we have access to excellent emergency care and access to specialists.

Your hard work and dedication to the citizens of Alaska is appreciated. I hope you will support HB 193.

Sincerely,

Sandra W. Horning, MD, FAAP, FACEP