

# ALASKA STATE LEGISLATURE

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## **REPRESENTATIVE WES KELLER DISTRICT 7**

### **Sponsor Statement HB 203**

**“An Act relating to payment or reimbursement of health care insurance claims.”**

House Bill 203 will make changes in the law regarding health insurance payments and how they are made. Currently the industry attempts to negotiate contracts with providers. These providers offer less expensive charges to the insurer and the patient in exchange for certain incentives. For most of us it has to do with what we call “preferred providers,” the industry calls them “network providers,” and over the years it has resulted in savings for many Alaskans.

The problem with existing law; what is normally considered an incentive area is not available in the negotiations; direct payment. HB 203 will bring this negotiating tool into play by limiting direct payment to the non-hospital providers. Those out-of-network providers will be paid by a check issued to both the individual patient and the provider. It does not change the payment structure.

Essentially with the passage of HB 203 insured patients could see the list of Doctors and Healthcare Professional increase. This would provide better options for patients and since the insurance companies negotiate for the purpose of saving money the out of pocket payment, and premiums should decrease.

With the ever increasing questions of healthcare in America, HB 203 is language that seeks to save money and offer stability of coverage. We ask for your support.

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