



Floor Letter in Support of HB 2339A

Dear Representatives,

HB 2339A is an urgently needed measure to protect Oregon consumers from large surprise medical bills.

Consumers receive surprise medical bills in a variety of situations, but one far-too-common scenario occurs when patients receive treatment from a physician or other health care provider who does not participate in their health plan—often without the patient's knowledge or consent—even though the patient sought care at an in-network facility. This leads to situations where patients who have done all that can reasonably be expected to access in-network services are stuck with surprise balance bills, which can sometimes be extraordinarily large.

Today, even the most savvy patients may be unable to avoid receiving a balance bill.

One Oregon consumer informs us that he checked well in advance of a scheduled surgery to ensure that all providers involved would be in his health plan's network and was assured that he was protected, but on the day of the surgery, the in-network anesthesiologist called in sick and was replaced by someone who did not participate in the network, leading to a large balance bill. **This simply should not happen.**

We believe that consumers who do everything that can reasonably be expected of them should not be left on the hook for inadvertent and often unavoidable out-of-network charges. Consumers should be held harmless in these situations and should not be required to pay more than the in-network rate. HB 2339A will provide that necessary protection for Oregon consumers.

We urge your support for this important legislation. Without these protections, Oregonians who do everything right will still have no recourse when they receive a giant bill they could do nothing to avoid. This status quo is unjust and unacceptable, and we urge you to take action.

OSPIRG and AARP Oregon urge your support for HB 2339A.

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