



Irene Aguilar <ireneaguilar.md@gmail.com>

Greedy doctors opposing bill to help patients

18 messages

Robin Dickinson <robindickinson.md@gmail.com>
 To: Robin Dickinson <robindickinson.md@gmail.com>
 Bcc: ireneaguilar.md@gmail.com

Fri, Apr 3, 2015 at 6:15 PM

Hi everyone,

I don't usually bother you with legislative stuff but this one is really important and I want you all to help me fight the money-grubbing doctors who are actually opposing a bill designed by a doctor to help patients! Please forward this to everyone you know who lives in Colorado.

Senator Irene Aguilar, otherwise known as Dr. Irene Aguilar, is a primary care physician. She wrote Senate Bill 259 to protect patients against a current practice that I personally consider fraud. Let me tell you what happened to me... I'll bet you or someone you know has had a similar experience.

Two years ago, I suffered a tear in an artery in my neck that clotted and sent two clots to my brain causing two strokes. I had high deductible insurance so carefully watched all the bills that came in. The ER doctor and neurologists, who SAVED MY LIFE, billed a reasonable couple hundred dollars. But the hospitalist, who basically filled out paperwork (I've done his exact job numerous times myself and it's not difficult or time consuming), billed me \$900! When I called his billing office, they explained that because he was out of network for my insurance, the insurance company was required to pay the full amount they charged. I explained that it wasn't the insurance company paying this, it was me. And that I had no idea that he was out of network or I would have kicked him out of my room. They insisted that the law was on their side and that this is how it is for everyone. They said that I didn't understand how much work it was to admit a patient. I had them there. I do know how little work it is and I do not consider \$900 to be a reasonable amount for me to pay him unless he sat by my bed in the ICU for hours actively fighting off my death. Which he did not. I was quite healthy and went home the next day.

I consider this fraud and manipulation! I applaud Senator Dr. Aguilar for working to protect patients from these abuses. The fact that the Colorado Medical Society is opposing the bill reflects badly on them. See below for the email I received from the Colorado Medical Society... Horrifying, isn't it?

So what do you need to do?

1. Look up who your senators are on this map: <http://openstates.org/co/>
2. Call or email each one. Usually you will get voicemail (especially if you call after hours, so stop what you're doing and call now) so don't be intimidated thinking you'll have to talk to someone.

Three main points:

1. If you are their constituent (are from their district), say so.
2. Tell them that you support Senate Bill 259 because it makes sure that doctors are paid a fair amount while protecting patients from current abuses.
3. Tell them BRIEFLY about a time you or a loved one has been affected by the current problems. OR If you don't have a personal experience, tell them your doctor told you about it and you decided to call in order to help protect patients (we can't let them think every doctor is opposed!)

Then say thank you and hang up.

Easy peasy and maybe we can save a few more families from the dire financial situation that often comes in the

wake of a medical crisis.

Thanks everyone for making the calls, writing the emails, and forwarding this on to everyone!

Robin Dickinson MD
Family Physician

> ----- Forwarded message -----

> From: "Susan Koontz" <susan_koontz@cms.org>

> Date: Apr 3, 2015 3:21 PM

> Subject: CODE BLUE LEGISLATIVE ALERT: Oppose SB 259

> To:

> Cc:

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> Friday, April 3, 2015

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> CODE BLUE LEGISLATIVE ALERT

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> OPPOSE SB 259, by Senator Irene Aguilar (D-Denver)

> and Rep. Susan Lontine (D-Denver)

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> "Out-of-Network Health Care Provider Charges"

> What to do: Immediately, without delay, contact your state senator and respectfully urge opposition to SB 259, by Sen. Irene Aguilar and Rep. Susan Lontine.

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> How to contact your senator: [Click here to get contact information for your senator](#); if you have problems finding this information or have questions about the bill, please reply to this email or call Susan Koontz at 303-408-7504.

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> What SB 259 does:

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> When a physician provides out-of-network (OON) services in an emergency or at an in-network facility:

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> The OON provider, who does not have a contract with the health plan, is required to submit a bill to the person's health plan, and not collect any payment from the patient, beyond deductibles, copayment and coinsurance and is prohibited from any further balance billing of the patient.

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> The bill allows the health plans to reimburse the OON physician the average in-network or contract rate for the relevant geographic area as established by the health plan. To receive more than the average contracted rate established by the health plan, the physician must:

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> Prove that the patient was notified of the provider's non-participation status or that providing such disclosure was not "reasonably practicable" (such disclosure will not waive the patient's rights to be held harmless and "reasonably practicable" is not defined); and,

> Submit a demand for any remaining amount to the health plan.

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> The health plan is required to either pay the demanded amount or attempt to negotiate the difference. Because there is no requirement that the negotiations meet an agreement or result in additional payment, to collect usual OON charges, a physician will have to hire an attorney, file a civil action, pay the cost of filing the lawsuit, all on a claim-by-claim basis and wait a minimum of 100 days to be paid. This process is burdensome, time consuming, costly for physician practices and simply not realistic.

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