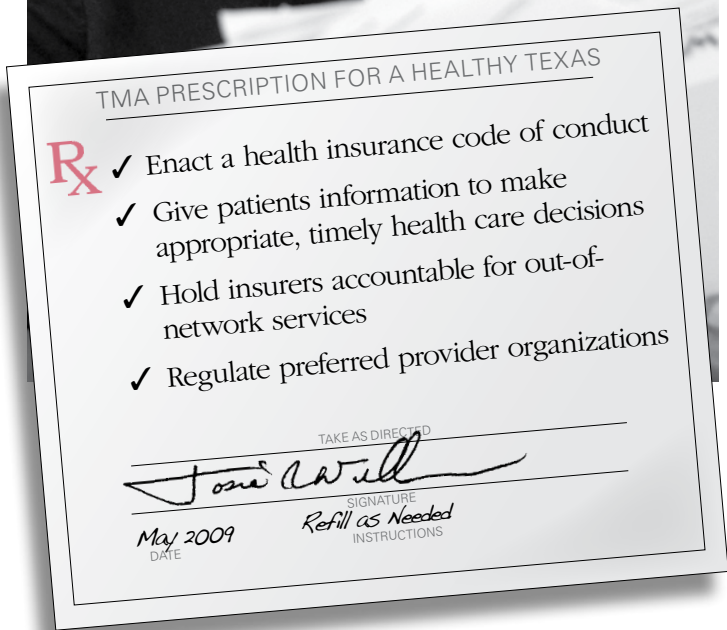


# Patients' Right to Know



Patients pay steep and growing premiums for health insurance and pay ever more out of their own pocket for health care. These changes have combined to reduce the insurance companies' costs and increase our patients' expenses and confusion. Patients deserve to know what they purchased. However, only health plans know a patient's health insurance coverage. Patients and physicians need accurate and current information on coverage, costs, and health plan networks at the time they buy and use their health insurance.



Physicians Caring for Texans

## PATIENT AND PHYSICIAN PLATFORM

### TMA Strongly Supports:

- **SB 1257** by Sen. Kip Averitt (R-Waco) and **HB 2750** by Rep. Craig Eiland (D-Galveston), TMA's Health Plan Code of Conduct Act of 2009 — the centerpiece of TMA's 2009 health insurance reform agenda — which was voted out of Senate State Affairs Committee. The substitute addresses four important patient protections: (1) rescission of coverage, (2) standardization of the reporting of medical loss ratios by health insurers, (3) calculations of small employer premium quotes, and (4) physician ranking requirements. **Action: Ask your senator to vote for SB 1257 on the Senate floor and keep this bill moving.**
  - **SB 815** by Sen. Kirk Watson (D-Austin) and **HB 1932** by Rep. Senfronia Thompson (D-Houston), requiring a standardized format in health plan marketing materials that allows an "apples-to-apples" comparison of health insurance coverage. **Action: Ask your legislators to support SB 815 and HB 1932 — both are moving.**
  - **SB 863** by Sen. Chris Harris (R-Arlington) and **HB 1342** by Rep. Jose Menendez (D-San Antonio), which require health plans to provide pertinent patient coverage information at the time of service. **Action: Ask your senator to support HB 1342. It has moved on to the Senate.**
  - **HB 223** by Rep. Craig Eiland (D-Galveston) and **SB 714** by Sen. Leticia Van de Putte (D-San Antonio), which would regulate companies or networks that sell, lease, or share physician discounts. **Action: Ask your House Insurance Committee member to support substitute language in HB 223 and vote it out of committee.**
  - **SB 485** by Sen. Robert Deuell, MD (R-Greenville), requiring health plans to be more transparent about where the patient's insurance premium dollars are spent. Are they being spent on health care or elsewhere? **Action: Ask your senator to support SB 485 on the Senate floor.**
  - **SB 1007** by Sen. Glenn Hegar (R-Katy) — the Texas Department of Insurance (TDI) sunset bill, which relates to the continuation and operation of TDI and the operation of certain insurance programs. Changes made to the bill provide important patient protections. These deal with data mining companies used by all insurance companies and rescission. However, additional patient protections are still needed.
- SB 1001** by Senator Deuell — the Office of Public Insurance Counsel (OPIC) sunset bill, which relates to the continuation and operation of OPIC. **Action: Keep the TDI and OPIC sunset bills moving with important patient protections.**

Go to [MeAndMyDoctor.com](http://MeAndMyDoctor.com). Tell us your story.