

# STRENGTHEN HEALTH PLAN ACCOUNTABILITY TO ENSURE MEANINGFUL PATIENT COVERAGE



Physicians Caring for Texans

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Texans deserve affordable, transparent, and meaningful health care coverage. Lawmakers have the opportunity to ensure those goals are not achieved at the expense of safe, timely care, and patient and physician protections.

## The Texas Medical Association Supports

- **HB 3359/SB 1765:** Codify state rules to ensure patients have access to a sufficient panel of physicians in their health plan's network, add transparency to the waiver process, and enhance enforcement mechanisms.
- **HB 4300:** Expedites the credentialing process for physician practices seeking in-network status with a health plan on behalf of nurse practitioners and physician assistants.
- **HB 4343:** Closes loopholes that undermine the prior authorization exemption process in Texas' landmark gold-card law (HB 3459, 87th Regular) and cause costly delays in patient care; enhances oversight of health plan denials.
- **HB 755/SB 1150:** Limit prior authorization for patients with chronic conditions.
- **HB 4067:** Requires the Texas Department of Insurance (TDI) to verify health plan compliance with prior authorization rules more regularly, aiding in more timely detection of violations.
- **HB 4367:** Clarifies that health plans cannot rescind coverage after approving a prior authorization request for the service in question.
- **HB 1236/SB 1139:** Prevent health plans from second-guessing and penalizing patients for reasonably seeking emergency care by denying coverage after the fact.
- **HB 3195:** Strengthens anti-retaliation protections for physicians when reporting bad health plan conduct to agencies like TDI.
- **HB 1647/SB 1138:** Prohibit "white-bagging" medication policies, which raise efficacy and patient safety concerns.
- **HB 999/SB 1576:** Ban "copay accumulators," which add to out-of-pocket costs, especially for very sick patients.

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# STOP HEALTH INSURER PRACTICES THAT UNDERCUT PATIENT, PHYSICIAN PROTECTIONS

## The Texas Medical Association Opposes

- **HB 1001/SB 605:** Purport to offer Texans slightly more affordable health insurance premiums by reducing the value of that coverage and gutting certain consumer protections, including mandated benefits.
- **HB 2403/SB 1581:** Favor health plans at the expense of patients and physicians in the establishment of a Texas Health Insurance Mandate Advisory Committee to analyze bills imposing new regulations on health plans.
- **HB 3351 (without changes):** Undermines health care coverage transparency by undoing physician protections in health plans' ranking and tiering programs, such as notification and appeal processes.
- **HB 2017/SB 2340 (without changes):** Do not include sufficient safeguards in allowing health plans to sell new, "innovative" insurance products without having to comply with certain state regulations.

