



Physicians Caring for Texans

House Committee on Insurance
Testimony by Ezequiel “Zeke” Silva III, MD, Texas Medical Association
House Bill 1818 (UR Compliance Exams) by Vice Chair Hubert Vo
March 26, 2025

Thank you, Chair Dean, Vice-Chair Vo, and committee members, for allowing me to testify today. My name is Dr. Zeke Silva, and I am an interventional radiologist from San Antonio and chair of the Texas Medical Association Council on Legislation. I am testifying on behalf of TMA and its more than 59,000 members in support of House Bill 1818 by Representative Vo.

Texas has utilization review laws that are meant to allow insurers to use cost-control measures like prior authorization while safeguarding patients against unnecessary delays in medically necessary care.

However, regular compliance checks on these regulations only happen once every three years as part of a larger quality of care exam. Naturally, these quality-of-care exams often reveal ongoing and repeat violations with our state’s utilization review laws. Although the Texas Department of Insurance takes enforcement action against these plans after the fact, the violations have increased over the years and are getting worse, not better.

Moving utilization review compliance exams to once a year creates consistent, targeted oversight to ensure those laws are followed. HB 1818 accomplishes this, and simply ensures existing laws are enforced. It also provides flexibility: If a utilization review is already covered under another TDI exam in the same year, a separate review isn’t required.

Annual exams will also make compliance more efficient, reducing costs over time. Additionally, ensuring compliance with utilization review laws will:

- 1) Reduce waste and inefficient services caused by inappropriate prior authorizations; and
- 2) Reduce rates of hospitalization and treatment abandonment caused by wrongful denials.

Conclusion

This bill protects patients’ health, their time, and their finances. For these reasons, we support House Bill 1818. Again, thank you Chair Dean and committee members for allowing me to testify today. I appreciate your work, and I am happy to answer any questions.