



Physicians Caring for Texans

Senate Committee on Health and Human Services
Testimony by Ezequiel “Zeke” Silva III, MD, Texas Medical Association
Senate Bill 547 (Gold Card Notices and Data) by Sen. Jose Menendez
April 9, 2025

Thank you, Chair Kolkhorst, Vice-Chair Perry, and committee members, for allowing me to testify today. My name is Dr. Zeke Silva, I am an interventional radiologist from San Antonio, and I chair the Texas Medical Association Council on Legislation. I am testifying on behalf of TMA and its more than 59,000 members in SUPPORT of Senate Bill 547 by Senator Menendez.

Senate Bill 547 strengthens and clarifies the implementation of Texas’ landmark “gold carding” law from 2021, originally established by House Bill 3459. That law created a commonsense exemption from prior authorization requirements for physicians with a demonstrated record of appropriate care – those with at least a 90% approval rate for a specific service. This was a major step toward reducing unnecessary administrative burdens on physicians and improving patient access to timely care.

Unfortunately, many physicians still don’t know their status under the law, and processes between each insurer have been inconsistent. Physicians have reported challenges in determining their current exemption status, and physicians who try to confirm their status often receive conflicting or opaque answers.

Senate Bill 547 addresses these concerns and promotes transparency and accountability by:

- Requiring health plans to notify the Texas Department of Insurance (TDI) within 10 days of any change to a physician’s gold card status;
- Directing TDI to create and maintain a centralized database tracking all preauthorization exemption activity;
- Requiring TDI to provide the physician or provider, on request, information regarding their preauthorization exemption status with respect to each relevant health maintenance organization (HMO) or insurer and each relevant health care service;
- Mandating TDI to prepare an annual statistical report on the number of exemptions granted, denied, or rescinded by each HMO or insurer, by provider type and health care service (as well as the number of internal appeals or independent reviews conducted and the number and timing of evaluations); and
- Providing TDI with the data it needs to evaluate insurer compliance and hold plans accountable.

These are commonsense updates that will help ensure the gold carding law functions as the legislature intended. SB 547 will reduce confusion for physicians, support more consistent application of the law across health plans and ultimately ensure that patients receive timely access to care.

Conclusion

SB 547 promotes transparency, accountability, and effective oversight of prior authorization exemptions. For these reasons, we support Senate Bill 547. Again, thank you, Chair Kolkhorst and committee members, for allowing me to testify today. I appreciate your work and would be happy to answer any questions.