



Physicians Caring for Texans

House Committee on Insurance
Testimony by Debra Patt, MD, Texas Medical Association
House Bill 3812 (Prior Auth Reform) by Rep. Greg Bonnen, MD
April 9, 2025

Thank you, Chair Dean, Vice Chair Vo, and committee members, for allowing me to testify today. My name is Dr. Debra Patt, and I am testifying on behalf of the Texas Medical Association and its more than 59,000 members IN SUPPORT of House Bill 3812 by Chair Bonnen.

As a physician, I can tell you that prior authorization delays care. It adds unnecessary burden to medical practices and, most importantly, puts patients at risk. Nearly every physician has a story of a patient harmed because care was delayed while waiting for insurance approval—even though we knew the care was necessary.

The legislature recognized this problem in 2021 by passing House Bill 3459, creating the Gold Card program. The intent was clear: If a physician provides care that meets medical necessity and appropriateness requirements (with at least a 90% approval rate of prior authorizations for a particular health care service), they should be exempt from prior authorization requirements for that service for a defined period.

The desired effect of this was to streamline patient access to medically necessary care and to reduce inefficiencies and administrative hassles created by unnecessary health plan prior authorization requirements.

Unfortunately, the rollout has fallen short of achieving the legislation's intended effect. Insurers have used loopholes to deny exemptions – so much so that fewer than 4% of physicians in Texas have actually qualified for Gold Card status.

HB 3812 is the fix patients and physicians need. It streamlines eligibility, improves transparency, and enhances state oversight. It also makes clear that a physician's direction of utilization review conducted by a utilization review agent is the practice of medicine – and should be regulated as such.

I urge your support for this bill to uphold the original intent of the Gold Card law and ensure that patients – not paperwork – are at the center of Texas health care.

Again, thank you Chair Dean and committee members, for allowing me to testify and for your time and for your commitment to improving patient care in our state. I appreciate your work, and I am happy to answer any questions.