

Hi Senator Lee,

As you already know, I am an independent physician in Fargo and owner of Ambulatory surgery center for gastrointestinal endoscopy. I have been in the community since 2002 and opened my own clinic in 2013.

I provide services to all-comers without any discrimination and try to do my best to verify insurance and coverage so I could be reimbursed fairly and continue with my business of providing timely and high-quality care at an incredibly competitive cost (half of what hospitals charges). Unfortunately, in some instances and those instances are becoming more and more frequent, insurance claims are denied, or patients get stuck with high copays due to "out of network" clauses.

Health insurance plans are creating more categories for their members limiting care and patient choices to an exclusive network of clinicians, and not allowing independent clinicians participation.

This strategy although beneficial to the health insurance plans is detrimental to patients care and is the cause of:

- Delayed services
- Increase burden on patients
- Increase health care cost
- Decrease healthy competition
- Closure of small clinical practices

Small clinical practice like small business is at the heart of any viable and strong economy. It creates a special bond between clinician and patient that is not seen in big health care systems. I urge you to pass house bill 1465 to support small clinical practices in your community to improve patient care and allow more competitions instead of take over by out of State health systems.

Thank you!

Fadel Nammour