

HB 1465: A Patient's Freedom to Choose a Healthcare Provider

HB1465 gives patients the freedom to choose their health care provider by guaranteeing medical providers have the opportunity to negotiate inclusion in health insurance networks.

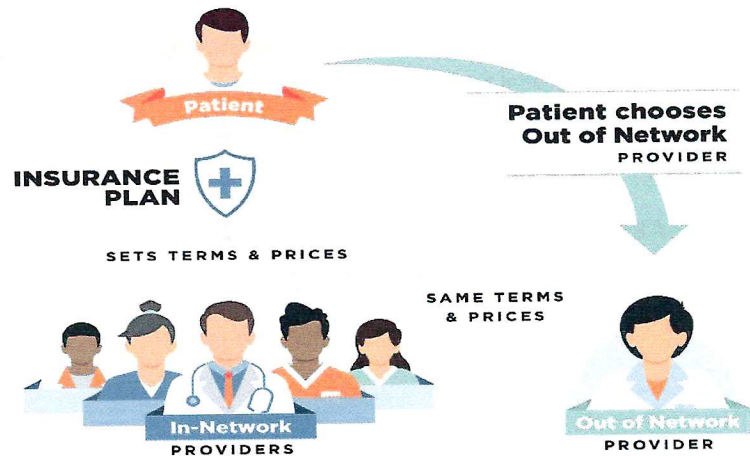
THE PROBLEM: As healthcare networks have consolidated across the country, some insurance plans provide patients with fewer choices to see local medical experts. Consolidated market power reduces competition and patient choices. HB 1465 provides patients with the option to see the healthcare provider of their choice, provided the healthcare provider is willing, licensed, and qualified.

HB 1465 INCREASES PATIENT CHOICE:

House Bill 1465 permits the patient to make the choice of who they trust to care for their healthcare needs. Insurance

companies will negotiate with all willing, licensed, and qualified healthcare providers for inclusion in their networks. This will increase competition and help to control spiraling healthcare costs.

HB 1465 OPENS CHOICE FOR MORE THAN JUST DOCTORS: HB 1465 expands patient choice for healthcare providers including family physicians, surgeons, specialty physicians, dieticians, physical and occupational therapists, chiropractors, nurse practitioners, mental health providers and more.



“Competition stimulates innovation – lower prices and better quality. Competition is the ultimate consumer protection because it allows a consumer to walk away from a transaction to find a better partner.”

North Dakota Legislative Management
Interim Healthcare Study, Final Report January 2021

HB 1465 GUARANTEES ACCESS TO LOWER COST PROVIDERS: HB 1465 guarantees patient access to ambulatory surgical centers (ASCs), usually referred to as outpatient centers. These facilities operate with lower costs and significantly lower prices to patients. In fact, ASCs charge 43 percent less than in-patient hospital facilities and providers outside of a hospital setting cannot charge facility charges usually charged by providers attached to hospital facilities.

Ambulatory surgical centers charge 43 percent less than hospital outpatient facilities.

CMS Data for Medicare & Medicaid

Below is an example of the quoted consumer price of a colonoscopy. Brightside Surgical provided its pricing and hospital pricing was identified with a secret shopper by JWHammer and was included in the Interim Healthcare Study, Final Report January 2021 by North Dakota Legislative Management.

	Brightside ASC in Bismarck	Brightside Avg. Savings	Hospital-Reported Minimum	Hospital-Reported Average	Hospital-Reported Maximum
Cost:	\$1,200	63.4%	\$1,775	\$3,282	\$5,509

Source: Brightside Surgical, LLC and JWHammer LLC, from the Interim Healthcare Study, Final Report January 2021

HB 1465 LOWERS PATIENT COSTS & TRAVEL: This bill allows North Dakota patients to visit their chosen provider without paying more. HB1465 will allow patients to see healthcare providers they know and trust, often in their local communities. HB1465 virtually eliminates out-of-network personal medical fees and will help control out-of-pocket costs and co-pays while improving medical outcomes. With no credible research that costs will increase, patients will spend less on care and travel.

PHARMACISTS HAVE HELD THIS ACCESS FOR DECADES: Since 1989, North Dakota pharmacists have been guaranteed the ability to be included in health insurance networks.

NORTH DAKOTA NEEDS HB 1465: In a state where many patients are forced to travel long distances for medical care, HB 1465 allows patients to choose a local provider with the same specialties without added burden and costs to the health care system.

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