

Dear Madam Chairman and Members of the Human Services Committee,

Thank you for holding the public hearing today on HB 1465, the *Patient Freedom of Healthcare Provider* bill.

I am a board-certified internist and pediatrician in private practice in Fargo. Over the past two decades I have watched the corporatization of health care sweep across North Dakota— and along with it the erosion of the patient-physician relationship. In my urgent care practice experience, it can take weeks, sometimes months, for a patient to secure a routine visit with her doctor, or else the patient will be assigned a “provider” with whom she does not have an existing relationship.

As the large corporations take over other practices, they always point to economies of scale and say their model decreases health care costs, but the reality is usually far the opposite. Instead of designing cost-effective policies which improve a patient’s access to care, their focus is increasingly on controlling the health care market. One tool they use is to gain exclusive rights to health insurance networks. As an old-fashioned physician who realizes a duty to take care of a patient whether he can pay me or not, I have grown increasingly frustrated hearing the stories of long-standing patients who tell me they can’t see me anymore because I am no longer in their insurance network. This must stop.

HB 1465 will NOT result in increased costs— by definition, the insurance company fixes the fees in these insurance plans and the physicians who participate simply accept them. Neither will it significantly increase an insurance company’s administrative costs—most of us affected are already credentialed in their other plans. What HB 1465 WILL do is replace market control with patient choice and preserve the patient-physician relationship. After all, the original intent of health insurance is to mitigate against unexpected expense, not drive wedges between patients and their physicians.

I respectfully ask you to vote YES on HB 1465.

Sincerely,

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