

Chairman Weisz, Vice Chairman Ruby, and members of the House Human Services Committee,

North Dakotans for Open Access Healthcare is a coalition of independent medical practitioners, medical facilities, medical associations and independent hospitals that support patient choice. We strongly support HB 1416.

The genesis of the Patient Choice bill is the result of the increasing number of patients and providers across the state voicing their concerns about narrow network plans, particularly narrow network plans that have ZERO out-of-network coverage. The obvious difficulty with narrow network plans in a rural state is patient access to providers, particularly when it comes to medical specialists. It has become more common to hear patients' concerns when needing specialty care. Patients often experience long wait times, and in the case of rural areas, patients often drive past an *out-of-network* specialist right in their own community. HB 1416 allows patients to choose the providers they know and trust.

HB 1416 increases competition. Competition in health care markets benefits consumers because it helps contain costs, improves quality, and encourages innovation. An excerpt from the results of the North Dakota Legislative Management Interim Health Care Study shares that, "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."

It's important to remember - patient choice legislation is not "any willing provider" at "any willing price." The insurance companies still control the fee schedules, and if a provider chooses to participate the provider still needs to negotiate and agree to the insurance plans terms and conditions.

Patient choice legislation permits the patient to choose 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.

Patient Choice will increase competition and help control spiraling healthcare costs in North Dakota.

We strongly encourage a DO PASS recommendation from your committee.

Sincerely,

North Dakotans for Open Access Healthcare

