Testimony before the House Health and Human Services Committee Feb 14, 2018 In Support of the Freedom to Shop for Medical Services bill.

Elizabeth S. Rowe, Ph.D., M.B.A. Rowe Neurology Institute 8550 Marshall Drive Ste 100 Lenexa, KS 66218 erowe@neurokc.com www.neurokc.com

The Rowe Neurology Institute in Lenexa, KS is an independent outpatient full service Neurology Institute that includes an outpatient Neurology clinical practice, including testing services, as well as clinical and basic research. We strongly support this bill.

Prices Vary Widely Among Health Care Entities

The prices charged and paid for medical services vary greatly among providers and among insurance plans, yet it is now nearly impossible for a prospective patient to determine prices prior to committing to a service. This bill will make it possible for them to shop among providers, and it will provide an incentive for them to find a low cost provider. This will lower costs for everyone, as price transparency will ultimately lead to lower prices through competition.

I have attached a print from the internet of a comparison of the prices in the KC area for a brain MRA, which is an MRI that shows bloodflow in the brain. Not only does the price vary among providers but also within a provider, presumably due to the particular payers' contracts. The price ranges from \$300 to \$9500 for this procedure. A similar search showed a range of \$725 to \$3500 for a sleep study (https://www.newchoicehealth.com/).

The bill must cover Self Pay patients as well as "insured"

Section 5 (c) could have clearer language to make sure that health care entities must provide self-pay patients with a "cash" price upon request.

Many patients today are paying for some or all of their medical care themselves. We see patients whose deductibles are so high that they know they will not meet them for the year unless something catastrophic happens, so they are paying out of pocket. Other patients' insurance companies deny certain testing that is medically necessary and patients end up choosing to pay out of pocket. And still others don't have any insurance, and must pay out of pocket. The number of people in these situations is rising as premiums go up, deductibles go up, and the ACA mandate is no longer effective. They need to be able to shop for the most cost effective care.

Providing Cost and Insurance Information to Patients is Not a Burden for Providers

In summary, this bill will provide a great benefit to all patients, providers, and insurers, and will be a model for the nation. Speaking for the Rowe Neurology Institute, we already routinely provide price and insurance information to our patients when they call for an appointment. It is not a problem and is easily done, so we don't believe that this bill will cause any undue burden on health care entities.

