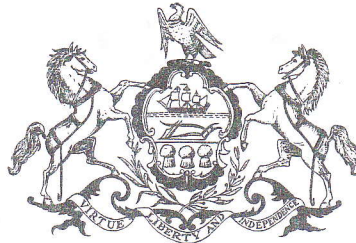


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MEMORANDUM

Date: April 27, 2011
To: All House Members
From: Rep. Dan Deasy *DD*
Subject: Co-Sponsorship of Legislation: Uniform Health Carrier External Review Act

In the near future, I will be introducing new legislation to enact the Uniform Health Carrier External Review Act.

This legislation is based upon the National Association of Insurance Commissioner's recently adopted model act, and will ensure that the federal government will not usurp Pennsylvania's health insurance market. Thus, my legislation will place protection of the state's consumers, where it belongs, with the Pennsylvania Insurance Department.

The bill will feature:

- External review of plan decisions to deny coverage for care based on medical necessity, appropriateness, health care setting, level of care, or effectiveness of a covered benefit.
- Clear information for consumers about their right to both internal and external appeals – both in the standard plan materials, and at the time the company denies a claim.
- Expedited access to external review in certain cases – including emergency situations, or cases where their health plan did not follow the rules in the internal appeal.
- Health plans may not require consumers to pay more than a nominal fee.
- Review by an independent body assigned by the Department. The State must also ensure that the Reviewers will have to meet certain standards, keep written records, and cannot have conflicts of interest.
- Emergency processes for urgent claims, and a process for experimental or investigational treatment.

The appeals provision applies to all health plans created or purchased after March 23, 2010 and affects each plan as that plan starts a new "plan year" or "policy year" on or after September 23, 2010.

I hope you will join me in co-sponsoring this important bill and if you would like to do so, please contact Louise in my Harrisburg office at 772-8187 or lkoppenh@pahouse.net.

MAY 2 2011