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INSURANCE

State Health Plan

The State Health Plan strategically pushed modifications to the state plan by filing a bill jointly in the House and Senate. Both chambers passed the legislation, which would require state retirees to pay the balance of premiums not paid by the state. In addition, employees with children must proactively enroll their child for coverage through the state health plan within 30 days rather than the previous automatic enrollment for children. Providers also are required to maintain copies of records for the beneficiary as well as State Health Plan Division staff, but are permitted to charge a reasonable fee for the copies provided.

[This bill has not been signed by Gov. Cooper as of July 18, 2017]

Assignment of Benefits

On one of the last nights of the session, a last minute amendment narrowly defeated legislation included in the technical corrections bill (HB229) that would have mandated insurers to pay health care providers directly so long as there was a contract between the provider and patient assigning their benefit. This narrow vote offers us future opportunities to educate legislators on how this language could positively impact your practice.

Balance Billing

The NCMS took strong and decisive action to oppose SB 629 – Health Care Services Billing Transparency. This proposal would have been a disaster for provider insurance contract negotiations by completely eliminating any leverage a medical practice would have in negotiating with insurance companies. The bill would have placed a statutory cap on reimbursements at Medicare rates for any out-of-network services. While this bill was filed in early April, it did not move out of the Senate Rules and Operations Committee. Your response to the Senate Health Care Committee through the NCMS' Action Alert helped prevent this bill from moving forward. The issues legislators sought to address in this bill will likely resurface in future sessions, and, as always, the NCMS will remain vigilant in safeguarding your ability to negotiate fair contracts with insurance providers.

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