



# From the House...

**State Rep. David Day**

## HB 1498, Working to Lower Health Care Costs

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Unless you have been living under a rock you are well aware that a lively health care debate has been going on in Washington for some time now. Regardless of what your personal position on the issue of the healthcare debate is, you would also most likely agree that nothing of substance has been done to actually lower the cost of healthcare since the debate started. At the state level, we are very limited with what we can do, however we are always looking at ways we can help our state's citizens.

Any business owner will tell you that when they have money out that they are waiting to collect, it is an expense to them, and sometimes a very large expense that can either make them increase the cost of what service or product they provide or in the worse case scenario, go out of business. The medical profession is no different and that is what we have been hearing in testimony in the House of Representatives. With that information we are working to address the problem in an effort to help keep medical costs from rising even more.

Many health care providers in Missouri have experienced financial difficulties because of the failure of health insurance companies to make payments to them in a reasonable time frame. This week we passed to the Senate HB 1498 which, if passed in the Senate and signed by the Governor will no longer allow a health insurance company to have the ability to delay payments to providers by suspending a claim through loopholes and special exceptions. Instead, the health insurance company would be allowed up to 45 days to process and pay or deny the provider's claim.

If the health insurance company needs additional information or has any questions regarding the claim, they must do so inside the 45 day window. To be fair to the insurance companies, days in which the health insurance company is waiting for a response from the provider for that information does not count toward that 45 day total. In this legislation is also a requirement that if a claim is denied, the insurance company must give a specific reason for denial.

Through HB 1498 we are giving health care providers an opportunity to remain financially stable in their practice and give them the ability to rely on prompt payment of their claims. This is especially important in the more rural parts of the state where it is often a struggle to keep hospitals and our family doctors.



L to R: Mary Ann Tate, Rep. Day, Kristy Doyle,  
Allison Keck – MSTA Day at the Capitol

I also want to be very clear that this legislation is not a "shot" at your local insurance agent. We have insurance agents in the Missouri House and they also voted for this bill. In almost all cases, it is not the local agent or agency that is the hold up on paying a claim, but rather a headquarters issue. We



*FCCLA Officer Catherine Tipton of Livingston Co  
with Rep. Day*

have some great agents in our area that work hard for the people they service.

This week also brought a number of visitors to the capitol. I was honored to have a Job Shadow from FCCLA by the name of Catherine Tipton of Livingston County. Also visiting the capitol were some local teachers who came to the capitol to visit about education issues with the Missouri State Teachers Association (MSTA), the Dixon 4<sup>th</sup> Graders came to see us and see their government in action and we also had the opportunity to welcome Daytona 500 winner and Missouri native, Jamie McMurray. I am willing to bet that any politician in the capitol would be proud to have a reception even close to that which Jamie received. He makes Missouri proud.

As always, if I can be of service to you or if you would like to share your thoughts on legislation we are working on, please contact me at the office by calling (573) 751-1446, by e-mail at [david.day@house.mo.gov](mailto:david.day@house.mo.gov) or through my website at [www.StateRepDay.com](http://www.StateRepDay.com).