

1 the assignment of benefits by an insured patient to a provider; and

2 WHEREAS, Proponents of H.B. 3052 assert that requiring insurers
3 and other benefit providers honor the assignment of benefits by
4 patient/insureds directly to providers as provided in the proposed
5 legislation would ease the administrative and financial burden
6 placed on the patient consumer and would remove potential barriers
7 to access to healthcare by insured patients needing healthcare from
8 an out of network providers; and

9 WHEREAS, Proponents of H.B. 3052 also assert that the
10 legislation would provide a more efficient and cost effective
11 method for providers to receive payment for healthcare services
12 rendered, thereby contributing to a reduction in the cost of
13 healthcare; and

14 WHEREAS, Questions have been raised by health insurers as to
15 whether the requirements in H. B. 3052 would tend to be a
16 disincentive for providers to enter into network provider
17 agreements with insurers at reduced rates for insured patients and
18 therefore may result in increasing the cost of accident and
19 sickness insurance; and

20 WHEREAS, Representatives of the health care insurance industry
21 also assert that such legislation may also promote the increased
22 practice of balance billing by out of network providers, thereby
23 increasing the cost of healthcare to patient insureds; and

24 WHEREAS, other states have adopted legislation addressing the

1 assignment of health insurance benefits by insured patients to
2 health care providers; therefore, be it

3 *Resolved by the Legislature of West Virginia:*

4 That the Joint Committee on Government and Finance is hereby
5 requested to study issues related to requiring direct payment by
6 health insurance companies and health maintenance organizations to
7 out-of-network health care providers upon an assignment of benefits
8 by a covered patient to the provider; and, be it

9 *Further Resolved,* That the Joint Committee on Government and
10 Finance report to the Legislature, on the first day of the regular
11 session, 2012, on its findings, conclusions and recommendations,
12 together with drafts of legislation necessary to effectuate its
13 recommendations; and, be it

14 *Further Resolved,* That the expense necessary to conduct this
15 study, to prepare a report and to draft necessary legislation be
16 paid from legislative appropriations to the Joint Committee on
17 Government and Finance.