

I had a chance to hear testimony and questioning several weeks ago at the Senate's Health & Human Services Committee at the statehouse regarding House Bill 1332 ("Clean Claims"). The bill has since passed the Senate and is ready for the Governor's signature.

If ever you feel your voice is not heard at the state level, consider this: H.B.1332 is written by a resident of Colorado with no "dog in the fight" as a provider. Barry Keene is simply frustrated by inefficiencies in our health insurance system. He is a patient. This truly is a grassroots bill that has made significant headway.

The legislation will establish a taskforce charged with eliminating mistakes inherent with a claims submission process wrought with conflicting codes, redundant information, and unexplainable delays in reimbursement. The goal is to establish a task force that will consolidate the rules of claims submission, essentially creating a rulebook for submitting claims that puts us all on an even playing field. This group would lead the way in clarifying how claims are filed and requiring transparency in their processing.

Mr. Keene's testimony included an overview of the current situation, that billions of dollars are wasted on claims adjudication. In Colorado alone, re-submittals of claims (a small portion of the overall costs) add to over \$10 million a year.

A common theme among Senators and witnesses was that there are no villains. In other words, the insurance companies aren't necessarily to blame; the quagmire is a "natural" evolution of multiple competing entities whereby we have developed a different edit process by different companies with little to no uniformity. While I agree with that premise, I assert that most businesses operate with a strategy of "loss leaders," discounting certain visits or procedures significantly to sell their products to large employer groups. This affords them the opportunity to "fine-print" denials and delays into algorithms that have confusing rules.

Mr. Keene wrapped up by pointing out uniformity will decrease the administrative burden of individual providers. He urged passage of the bill to create an action-oriented task force and re-focus money *away* from administrative delays *towards* actual health care.

Several questions were asked by Senators about the impact on state anti-trust laws; gifts, grants, & donations; the reporting process and requirements of the final product; and data centralization & timing. Sen. Schultheis (R-Dist. 9) asked why providers have not asked for this legislation and what the adverse impact on the doctor-patient relationship would be. CMGMA's legislative liaison, Janet McIntyre, artfully responded to Sen. Schultheis by stating the relationship between doctor and patient, with streamlined systems, could move *away* from a discussion about money, denials, and patient financial responsibility *toward* the doctor treating the patient for his or her medical condition. Sen. Romer responded by saying "I have stopped asking how we got here and accepted that we need to embrace new change." He also pointed out the need to move to a common platform in order to add value to the health care system.

Other testimony came from Julie Conroy, Chief of Operations Western Skies Practice Management, who provided a list of examples of current inefficiencies. One example:

“Insurance Company A is asking for physicians to submit CPT 90663 for [H1N1 vaccine], Insurance Company B is asking G9141, and Insurance Company C is asking for age-appropriate CPT 904654-90468 for children or 90471-90474 for adults.”

The positive impacts of H.B. 1332’s passage are significant and could put Colorado on the map to what the country really needs which is not health reform, but *Health Insurance Reform*. H.B. 1332 will create a taskforce to re-write the rules, standardizing submissions of claims and making transparent insurance companies’ responses to those claims and edits.

I encourage every individual, knowledgeable about the health system, to contact their representatives and make your voices heard. It is an inspiration to see the wheels of Congress turning based on one person’s ideas of right versus wrong, and the collaboration of a network that supports him.

-cjd