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Delegate Hope Introduces Bill to Protect Virginians from Emergency Medical Bills and Preserve Patient Choice

Richmond, VA -- Delegate [Patrick A. Hope](#) (D-47) has introduced legislation to limit health insurers' ability to retrospectively deny coverage and bill patients for emergency medical services. The Health Insurance Coverage Decisions and Medically Necessary Services Act ([HB 1445](#)) would also prevent insurers from denying coverage for medically necessary services based on insurer profit margin and setting of care.

Starting March 1, Anthem, the nation's largest Blue Cross Blue Shield Plan, will deny coverage and bill patients for care they receive in hospital emergency rooms if the insurer — not the doctor — decides up to months later that it wasn't really an emergency.

It may be impossible to tell the extent of a patient's illness or injury upon arrival to the emergency department. Health care providers are legally and ethically bound to care for the patient. Other insurers may institute similar profit-driven policies if the state assembly does not act.

"How are patients to determine if their severe stomach pain is not appendicitis if they are not checked out? How are older patients and their doctors to know whether a debilitating headache is a migraine and not a stroke if they are not looked after? Virginians should not be getting large medical bills after the fact for medically appropriate care. We can't let this happen here," said Delegate Hope.

Beginning March 1, Anthem would also deny coverage for medically-necessary imaging exams because they are done in a hospital outpatient department where their profit margin may not be as great. This may be the first time an insurer has denied coverage for medically necessary services across an entire site of service. This disrupts health care reform efforts to provide greater patient choice and more coordinated care.

"Anthem is already doing this in more than a dozen other states. This is forcing people to bypass facilities where they have previously gotten care to go to new centers that can be up to 15 miles away. The patients may not know the new providers and the electronic health records systems may not be able to readily share vital information with their doctors. We need to stop this from happening in Virginia," said Delegate Hope.

Patrick A. Hope is a member of the Virginia General Assembly as the Delegate from the 47th District representing part of Arlington County. He serves on the House Health, Welfare and Institutions, Courts of Justice, and General Laws committees.

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