TESTIMONY IN SUPPORT OF H.1195/S.679
AN ACT ASSURING PROMPT ACCESS TO HEALTH CARE
BEFORE THE JOINT COMMITTEE ON FINANCIAL SERVICES
NOVEMBER 9, 2021

The Massachusetts Medical Society (MMS) wishes to be recorded in support of House bill 1195 and Senate bill 679, An Act assuring prompt access to health care.

The MMS is a professional association of over 25,000 physicians, residents, and medical students across all clinical disciplines, organizations, and practice settings. The Medical Society is committed to advocating on behalf of patients, to provide them a better health care system, and on behalf of physicians, to help them to provide the best care possible. The Medical Society strives to achieve comprehensive health coverage that provides universal access to equitable, high-quality, continuous, and affordable health care. For that reason, the Medical Society stands in support of H.1195/S.679 An Act assuring prompt access to health care, which would require reimbursement of costs for medically appropriate evaluation and management services in outpatient settings to be part of a basic benefits package offered by insurers without being subject to cost sharing through deductibles.

As health care affordability issues continue to be a central concern for Massachusetts residents, the Medical Society seeks out and advocates for new ways to make health care more accessible for all populations. The rising enrollment in high deductible health plans (HDHP) and concurrent rise in patient out-of-pocket spending stresses the need for broader insurance coverage for medically appropriate care, especially that which is provided in accessible outpatient locations. The Center for Health Information and Analysis (CHIA) Annual Report found that, in 2019, 67.4% of small group employees were enrolled in HDHPs, while only 38.3% of large group employees enrolled in such plans.¹ The Health Policy Commission (HPC) concluded that these differences are likely related to the differences in income levels and limited coverage choices available to employees at small firms.² A CHIA research brief found that employees at smaller firms

² HPC DataPoints, Issue 19: Persistently High Out-of-Pocket Costs Make Health Care Increasingly Unaffordable and Perpetuate Inequalities in Massachusetts
were more likely to be offered an HDHP without a savings option (HSAs or HRAs) compared to employees at larger firms.\textsuperscript{3} HDHPs require enrollees to bear a greater burden of health care expenses. When these enrollees are already likely to be at lower income levels, this added expense may lead some patients to forego medical treatment, which could lead to increased negative health outcomes and an exacerbation of health disparities amongst the residents of Massachusetts.

Preventive and basic problem-based care ought not to be subject to any cost sharing by patients, as it promotes patient well-being, and keeps health system costs down. To mitigate the disincentive for the growing population of HDHP enrollees to seek appropriate medical care, and to improve the health of those who are dissuaded from seeking medical treatment due to its costs, bill would expand the types of care exempted from cost sharing to include outpatient evaluation and management services. These services constitute a relatively low fraction of total health care services and provide strong benefit to the long-term health of patients; therefore, requiring that they not be subject to cost sharing would not present undue burden for payers and would protect patients’ access to high-value care. Furthermore, in order to preserve the tax-exempt status of plans governed by the Federal Internal Revenue Code, an exception allowing for deductibles is available.

For those reasons, the Medical Society is in support of this bill that will improve health, health equity, and access to health care. Accordingly, the Medical Society respectfully urges a favorable report on H.1195/S.679 \textit{An Act assuring prompt access to health care}. 

\textsuperscript{3} Center for Health Information and Analysis, Offering and Enrollment in High Deductible Health Plans at Massachusetts Firms: Which Workers Can Offset Cost through a Savings Option? (Boston, November 2020).