



July 8, 2019

The Honorable Dr. Pan  
State Capitol, Room 2191  
Sacramento, CA 95814

*Michael D. Belote*

*Dennis K. Albiani*

*Faith Lane Borges*

*Erinn P. Ryberg*

*Anthony Molina*

**SUBJECT: AB 651 (GRAYSON) AIR AMBULANCE SERVICES- SUPPORT**

Dear Dr. Pan:

The California Association of Health Underwriters (CAHU) is pleased to **SUPPORT AB 651**, as amended July 1, 2019, which would specify that an insured consumer would not owe a non-contracting air ambulance provider more than the in-network copayment amount for services. This would protect injured consumers from very expensive out-of-pocket bills and would remove them from the middle of billing and contracting disputes between health plans and air-ambulatory service providers.

In response to medical bills that have run as high as \$60,000 per flight, **AB 651** is necessary to address exorbitant medical bills and the problem of surprise billing, also referred to as "balance billing." This bill is a constructive step towards representing injured Californians who are often left in the middle of billing disputes for services that were most often out of their control.

CAHU is the state's largest association of health insurance agents, brokers and other health insurance industry professionals. Our members help millions of individual Californians, families and businesses evaluate, select, purchase, and use their health care coverage plans. Our agents and brokers also serve as consumer advocates for policyholders and their families year round to help with questions and if coverage disputes arise - all at no additional cost to the consumer.

As medical necessity and coverage options change, CAHU members provide ongoing service and support for clients to effectively adjust and utilize their healthcare coverage. Through these efforts, we see firsthand the importance for our clients to have clear coverage options without the confusion and financial instability that balance billing creates.

CAHU believes that **AB 651** would reduce confusion for consumers while also ensuring affordable access to these life saving services. For these reasons and more, CAHU looks forward to working with you and your staff in **SUPPORT** of **AB 651**. To reach Faith Lane Borges, please call 916-441-5050.

Sincerely,

Faith Lane Borges

On behalf of the California Association of Health Underwriters

cc: The Honorable Timothy Grayson  
Members of the Senate Health Committee  
Teri Boughton, Consultant, Senate Health Committee  
Joe Parra, Consultant, Senate Republican Caucus