



## An Act Increasing Consumer Transparency about Insurance Provider Networks

H. 913 (Representative Barber) / S. 610 (Senator Lewis)

**What problem does this bill address?**

Insurance provider directories appear to have a large number of in-network providers. In reality, the number is often much smaller, as providers may have moved, closed their practices, no longer accept new patients, or no longer participate in particular insurance plans.

Out-of-date and inaccurate provider directories are a real impediment to individuals and families seeking timely and appropriate care. This is particularly true for people seeking care for behavioral health conditions.

**What difference will this bill make?**

This bill would require improvements to provider directories so that they are more accurate and regularly updated by health plans.

The bill also establishes a Taskforce, chaired by the Division of Insurance, that will develop recommendations related to the processes, timeframes and the types of data that providers report to carriers and that carriers use to assure accuracy of provider directories. The Division of Insurance then will promulgate regulations aligned with the Taskforce's recommendations to ensure consistency across providers and plans, and to promote transparency for individuals and families.

**Why is this bill needed NOW?**

The Children's Mental Health Campaign, the Mass Collaborative, Massachusetts Health and Hospital Association, Massachusetts Association of Health Plans, and Blue Cross Blue Shield of Massachusetts have worked closely together and with the legislature to develop consensus around the language in this bill.

Accurate provider directories are critical to improving access to timely and appropriate care to reduce disparities, to improve health outcomes, and to decrease unnecessary utilization of emergency and inpatient care.