

Good afternoon Senator Bethel and members of the committee. Thank you for giving me the opportunity to testify for SB 302 today. My name is Meredith Gonsahn and I am the Health Policy Analyst at Georgians for a Healthy Future. In my role I monitor and research health insurance policies that impact consumers in the state. I have been closely following trends and policy development around accuracy and usability improvement for provider directories at the Federal level, through the NAIC and other states. I've taken a look at Georgia's standards as well and wrote a policy brief on the issue. That's why I, along with GHF, are really excited to support SB 302 because it sets some basic standards that address issues consumers are experiencing with provider directories.

Through my research and my organization's work with consumers, we know how important directories are for consumers when they are shopping for plans and after they enroll in a plan. Yet, directories are frequently inaccurate. For instance, incorrect information gets carried over in directories year after year, and providers are listed as in-network or accepting patients when they are not. This does a great disservice to consumers when they are trying to make informed decisions about which plan to enroll in and which provider to make an appointment with, once they've enrolled in a plan. Therefore we are in strong agreement with several of the provisions in SB 302 that target these accuracy issues by requiring:

- More direct reviews of directories so that information is more effectively weeded out
- Listing which providers are accepting new patients
- Providing a dedicated phone number and email address or dedicated web page for consumers to report inaccuracies
- Offering protections for consumers if they've received treatment from an out-of-network provider based upon inaccurate information

Another reason we support this bill is because of the provisions to improve the usability of directories. Oftentimes directories are not easy to locate and navigate. SB 302 sets some standards that would require directories to be:

- Searchable by key words like "accepting new patients" or "specialties"
- Accessible to anyone without having an account
- Clearly name directories so that consumers know which directory applies to which plan

In closing, we believe SB 302 is a great step in the right direction to improve upon current standards to better serve and protect consumers. The provisions in this bill are common sense, meaningful and important to every Georgian that use health insurance. I thank the committee for considering this bill and allowing me to speak to the importance of these standards for consumers. I welcome any questions you have. Thank you!