



Physicians Caring for Texans

**Prohibit Retaliation Against Physicians
House Insurance Committee
House Bill 2929 by Rep. Greg Bonnen, MD
Testimony by Zeke Silva, MD**

Thank you, Mr. Chairman and committee members, for allowing me to testify today. My name is Dr. Zeke Silva, and I am a physician specializing in radiology from San Antonio. Today I am testifying on behalf of the Texas Medical Association and its more than 55,000 physician and medical student members across the state **in support of House Bill 2929.**

As you may remember in my testimony two weeks ago, I mentioned that physicians can often be afraid to file complaints with the Texas Department of Insurance (TDI) due to fear of health plan retaliation.

Health plans can have a significant impact on the livelihoods of Texas physicians. Physicians prefer to be in network, as in-network status is both beneficial to our patients and gives the physician certain benefits, like steerage and prompt payment.

The threat of being removed from a health plan network and/or being disadvantaged in a contract negotiation is a real concern and one that physicians do not want to be subjected to. Thus, we hear often that physicians are deterred from reporting bad health plan conduct to agencies like TDI.

Current Texas law contains language designed to prohibit an insurer from retaliating against a physician when the physician reasonably files a complaint against the insurer. But that language needs to be strengthened. HB 2929 strengthens current law by expressly listing more examples of the types of health plan retaliatory actions that are prohibited, including implementing measurable penalties during contract negotiation and engaging in unfair or deceptive contract negotiation practices.

These clarifying amendments are a necessary step to protect physicians and other health care professionals who seek to reasonably file complaints against insurers.

Additionally, we appreciate HB 2929's efforts to address some prompt-payment loopholes. Again, the payment through our contractual agreements is the livelihood of our practices.

Thank you for the opportunity to testify in support of HB 2929. I am happy to answer any questions.