



Physicians Caring for Texans

**House Committee on Insurance**  
**TMA Testimony by Ezequiel “Zeke” Silva III, MD,**  
**Supporting Senate Bill 1140 by Sen. Charles Schwertner (R-Georgetown)**  
**(Relating to the adequacy and effectiveness of managed care plan networks)**  
*May 2, 2023*

---

Thank you, Chairman Oliverson, Vice-Chair Johnson, and committee members, for allowing me to testify today. My name is Dr. Zeke Silva, I am an interventional radiologist from San Antonio. I am testifying on behalf of myself and TMA and its more than 57,000 members in support of Senate Bill 1140 by Senator Schwertner.

We believe Senate Bill 1140 would allow the Office of Public Insurance Counsel to better fulfill its mission. The bill does so by allowing OPIC greater authority to advocate on behalf of consumers – our patients – regarding health insurance network adequacy, and inaccurate physician and provider directories.

First, this bill allows OPIC to monitor the adequacy of PPO networks in Texas and act, if necessary, when a PPO network is inadequate or when a physician or provider directory is inaccurate. As we seek to decrease the number of surprise bills in Texas, it is important for OPIC to have the power to complain to TDI on behalf of Texans enrolled in health plans using inadequate networks.

Next, the bill improves OPIC’s oversight of insurers’ networks by allowing the counsel to request and intervene in hearings before the Texas Department of Insurance when health benefit plan issuers seek network adequacy waivers. Additionally, it will give those covered by the plan greater confidence that the product they purchased does indeed provide the coverage for which they paid. This lessens our patients’ worry about potentially receiving a surprise bill due to an inadequate network or an inaccurate network directory.

Lastly, allowing OPIC to create consumer report cards for PPO plans – like the ones they already create for HMO plans – and adding network adequacy to all report cards, will allow Texans to shop for the insurance plan that best fits their need. Policyholders will be better informed by being able to compare which plans have the most adequate networks.

Members, as OPIC exists to represent consumers covered by all types of insurance plans, it makes sense for the legislature to increase OPIC’s authority to protect patients from inadequate health plan physician and provider networks. We believe this bill will complement TDI’s oversight efforts. Thank you again for allowing me to testify today. I’ll be happy to answer any questions you may have.