



Physicians Caring for Texans

**House Insurance Committee
House Bill 621 by Rep. Julie Johnson
Testimony by John Flores, MD
April 13, 2021**

Dear Chairman Oliverson and committee members:

Thank you, Mr. Chairman and committee members, for allowing me to testify today. My name is Dr. John Flores, and I am an internist from the Dallas-Fort Worth metroplex. Today, I am testifying on behalf of the Texas Medical Association and its more than 55,000 physician and medical student members across Texas **in support of** House Bill 621.

Over the past 25 years, I have seen my patients become desperate to find care when they have to pay for injuries from an auto accident. Insurance companies will deny their care. Letters of protection do not protect the patient from medical bills.

Patients do not understand why their regular health insurance company will not provide them protection. In many cases, patients end up not getting the care they need because of the confusion and uncertainty surrounding payment for treatment.

In my office, I have seen my staff spend hours on the phone trying to secure payment, and I have seen the worry and dejection my patients experience when they can't pay for the care they need.

Our administrators warn us away from accepting this type of payment since they know the likelihood of receiving the payment is nil.

This bill would allow that uncertainty amid tragedy to dissolve away, for both patients and physicians.

Thanks again to Representative Johnson for this bill, which would correct a poor policy.