



Physicians Caring for Texans

**Senate Committee on Health and Human Services**  
**Testimony regarding Senate Bill 1140**  
**by Sen. Charles Schwertner**  
**Relating to the adequacy and effectiveness of managed care plan networks**  
*March 29, 2023*

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Thank you, Chair Kolkhorst, Vice-Chair Perry, and the committee for allowing me to testify on this important legislation.

My name is Dr. Tilden Childs. I am a radiologist from Fort Worth and today I am testifying on behalf of the Texas Medical Association and its over 57,000 physicians and medical students. I am testifying in support of Senate Bill 1140 by Senator Schwertner.

We believe Senate Bill 1140 would allow the Office of Public Insurance Counsel (OPIC) to increasingly move towards fulfilling its mission statement by allowing it greater authority to advocate on behalf of consumers – our patients – in several ways relating to network adequacy and inaccurate provider directories.

First, this bill would allow OPIC to monitor the adequacy of PPO networks in Texas and to take active steps, if necessary, when a PPO network is inadequate or when a provider directory is inaccurate. The ability for OPIC to complain to the Texas Department of Insurance (TDI) on behalf of Texans enrolled in health plans using inadequate networks is an important tool in trying to decrease the number of surprise bills in Texas.

Next, the ability for OPIC to be able to request and intervene in hearings before the TDI when health benefit plan issuers are requesting network adequacy waivers will be an important element to improve oversight of the networks used by insurers. Additionally, it will give those covered by the plan greater confidence that the product they have purchased does, indeed, provide the coverage they have paid for without worrying about a potential surprise bill in their future 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 as a component to all report cards, will allow Texans to shop for the insurance plan that best fits their need by providing evaluations and comparisons with other plans regarding the adequacy of their networks.

Members, as OPIC exists to represent consumers covered by all types of insurance plans, it makes sense now that the legislature increase the authority of OPIC to protect and inform patients from inadequate health care provider networks. We believe this bill will complement TDI's oversight efforts.

Thank you again for allowing me to testify today. I will be happy to answer any questions you may have.