

America's Health Insurance Plans  
601 Pennsylvania Avenue, NW  
South Building, Suite Five Hundred  
Washington, DC 20004



September 28, 2018

Mary E. Kosinski  
Arizona Department of Insurance  
100 N. 15<sup>th</sup> Ave., Suite 102  
Phoenix, AZ 85007-2624

**Re: Out-of-Network Claim Dispute Resolution – Proposed Rulemaking**

Dear Ms. Kosinski:

I write today on behalf of America's Health Insurance Plans (AHIP) to express our support for the Department's proposed regulations regarding out-of-network claim dispute resolution.

AHIP is the national association whose members provide insurance coverage for health care and related services. Through these offerings, we improve and protect the health and financial security of consumers, families, businesses, communities and the nation. We are committed to market-based solutions and public-private partnerships that improve affordability, value, access and well-being for consumers.

AHIP supported the passage of both SB 1441 (2017) and SB 1064 (2018) which protected consumers from surprise out-of-network balance bills and provided a process for resolving disputes over provider payment. With these proposed regulations, the Department takes the next steps to ensure that the dispute resolution process is simple, fair, and cost-effective.

We believe that these regulations, along with SB 1441 and SB 1064, provide essential consumer protections without threatening the affordability of premiums, the current contracting environment, or access to coverage and care.

Sincerely,

A handwritten signature in black ink that reads "Sunshine Moore".

Sunshine Moore  
Regional Director, State Affairs