

Written Testimony on:

HB 2118 - Providing liability exceptions and inactive provider coverage limits under the health care provider insurance availability act and exempting certain licensed providers from the act.

Presented to:  
House Committee on Insurance

By:  
Bryan R. Brady, Chief Executive Officer of First Care Clinic and Board President of the Kansas Association for the Medically Underserved

Chairman Vickrey and members of the committee. I am Bryan Brady, CEO of the First Care Clinic (FCC) and Board President of the Kansas Association for the Medically Underserved. FCC is a Federally Qualified Health Center that serves Ellis County and surrounding communities. We are considered a Charitable Health Care Provider as defined by Kansas State Statute. We provide medical, dental and behavioral health care with an emphasis on ensuring these services are available to everyone regardless of ability to pay and/or insurance status. I appreciate the opportunity to submit written testimony in support of HB 2118.

This bill would allow us to purchase insurance in the State of Kansas for coverage of services that fall outside of our Federal Torts Claim Act (FTCA) afforded to us by the Federal Government. This is often referred to as GAP coverage. One of the services that we provide that falls outside of our FTCA is when we see a resident in the nursing home that has never been seen in the clinic. We are one of the few providers that are willing to accept to new nursing home patients in our community and without us the patients are forced to seek care away from their home and family members. If we try to buy coverage currently it is simply unaffordable because no insurer in Kansas is allowed to sell GAP coverage and they charge premiums as if the policy was all inclusive. Even if we could afford one of these policies, we are not allowed to have dual coverage in place when we accept FTCA coverage. Unfortunately, if we are not able to purchase insurance coverage for these services we will be forced to quit providing some services in our community.

I respectfully urge you to pass HB 2118 and allow clinics like mine to provide needed services in our communities.

Sincerely,

Bryan R. Brady  
Chief Executive Officer

